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INLAND EMPIRE business journal

VOLUME 11, NUMBER 5

\$2.00 May 1999

WOMEN & BUSINESS EXPO 1999

presented by



LOMA LINDA UNIVERSITY
MEDICAL CENTER

AND

TOYOTA DEALERS
OF SOUTHERN CALIFORNIA

Diahann Carroll
Arianna Huffington
Dr. Susan Forward



RIVERSIDE CONVENTION CENTER - MAY 21

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VOLUME 11, NUMBER 5

MAY 1999

CLOSE UP



B. Lyn Behrens,
see Page 7

\$2.00



(Left to Right) David Elizalde and Bud Sims of SMA Equipment Co. with Paul Gray, 3M, Quarry Supervisor and Mike Dibona, SMA, Inland Empire Komatsu Sales Rep. stand with a new Komatsu HD605 dump truck that was part of a \$2.4 million purchase by 3M. See story at deadline

Western Pacific Housing Completes Land Acquisition for More Than 300 Inland Empire Home Sites

Western Pacific Housing recently completed acquisition of 309 Inland Empire home sites which will support year 2000 retail product deliveries valued at in excess of \$93 million, said Dale Meredith, the firm's Orange County/ Inland Empire division president. "These and other pending land acquisitions reflect our continuing belief in and excitement about the future of the Inland Empire," said Meredith. "We have a highly aggressive business plan in terms of growth and market share, and we see expanding our on-going involvement in the Inland Empire as a key strategic component in realizing our long-term objectives," Meredith noted.

The company, which ranks among the top five home builders in the state, acquired 92 finished lots in January in Riverside's Mission Grove corridor adjacent to the 215 freeway. Construction is already underway for a new single-family neighborhood of detached homes on 7,200 square foot lots. This new product line will offer homes between 1,585 and 2,676

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AT DEADLINE

Firm Hosting Financial Seminar for Women

Salomon Smith Barney will be hosting "Women in Transition," a free educational seminar. It will deal with issues surrounding women facing divorce, widowhood, new business ownership, inheritance, retirement or otherwise in need of financial planning.

The seminar is slated for Tuesday, May 18 from 6:30 p.m. to 8:00 p.m. It will be held at the Claremont Inn on Foothill Blvd. in Claremont.

For information, call Nancy Clark at 909-625-0781.

SMA Equipment closes \$2.4 million sale

SMA Equipment Company, headquartered in Riverside, announced the closing of a \$2.4 million sale of three Komatsu

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Cracking the code

LSU, Tulane predict their commitment to gene research will not only lead to cures for major illnesses but will also expand the economy

Some people will breeze through life blissfully ignorant of the fact that their bodies house about a half-dozen defective genes. Others, however, will develop life-threatening genetic diseases involving one gene, such as cystic fibrosis, or many genes, such as cancer. Gene therapy could be the key to a longer life for these patients.

Rather than treat

symptoms, gene therapy aims to cure diseases. The idea is that "broken" genes can be fixed by replacing them with normal ones. AIDS, diabetes, cancer and heart diseases, once thought incurable, might be fought with the help of genetics.

Louisiana scientists and health care professionals do not plan to be left out of this burgeoning field. To prepare, Louisiana State University and Tulane University medical centers assembled the Gene Therapy Task Force, approved unanimously by

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The company, which ranks among the top five home builders in the state,

Loma Linda Heart Surgeon Looks to Return to Cross-Species Transplants

The doctor who made world history by performing the first cross-species organ transplant is laying the groundwork to make another attempt at the life-saving procedure. Loma Linda University School of Medicine Surgery Department leader Dr. Leonard Bailey discussed the poten-

tial for re-entering the "xenotransplantation" arena in a late 1997 article in the medical periodical *World Journal of Surgery*.

In the article, Bailey noted that the governments of both the United States and the United Kingdom have been establishing

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WOMEN & BUSINESS EXPO, MAY 21
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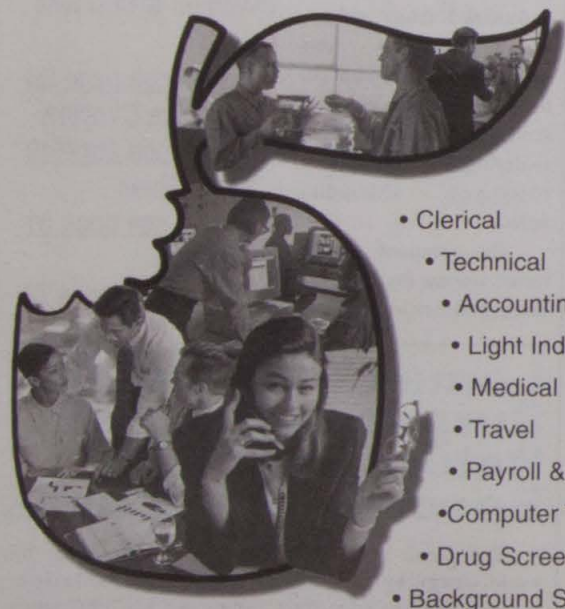
The 1999 Inland Empire Business Journal Women and Business Expo will be held on May 21 at the Riverside Convention Center. This annual event will exceed even its own spectacular standards this year with three outstanding keynote speakers. Legendary actress Diahann Carroll, conservative columnist Arianna Huffington and renowned therapist Dr. Susan Forward will give insights and advice on life, success and business. For more information, call (909) 484-9765 x25.

QUOTES

The man who views the world at 50 the same as he did at 20 has wasted 30 years of his life. — Muhammad Ali
 A woman's dress should be like a barbed-wire fence: serving its purpose without obstructing the view. — Sophia Loren

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Executive Notes

DataFile Business Graphics named Michael De Remer as vice president of sales and marketing. De Remer has been the western region director of sales since 1996. DataFile Business Graphics closed the Diamond Bar regional office, relocating corporate headquarters to Loma Linda. A privately-owned company, DataFile Business Graphics had a record-breaking year in overall revenue, of which 45 percent came from the western region under the direction of De Remer...

Stacy L. Tripp, a veteran community banking executive, has been appointed to the position of assistant vice president and manager of the Chino branch of Sanwa Bank. Tripp, who joined Sanwa Bank in 1997, brings 16 years of banking experience to her position...

The Los Angeles County Fair Association announced the promotion of Scott Kelly to the position of marketing manager at the Fairplex in Pomona. Kelly, a longtime Claremont resident, joined the organization in 1998 as advertising and promotions manager. Prior to joining Fairplex, Kelly was vice president of sales administration for Schmidt-Cannon International in Ontario. He also served as vice president of sales and marketing for the Rancho Cucamonga Quakes from 1992 through 1996...

Stoorza, Ziegeus & Metzger, Inc. (SZMI) was named the 35th largest public relations firm in the nation by Inside PR magazine, an industry publication. Rankings are based on U.S. fee income results compiled by the Council for Public Relations Firms. "We celebrate our 25th anniversary as a company this year and this ranking reaffirms our continued growth and success," said Gail Stoorza-Gill, chairman and CEO of SZMI...

Jim Collins and his wife, Carol, gifted \$10 million to the School of Hotel and Restaurant Management at Cal Poly, Pomona (SHRM). Collins is chairman of Sizzler International, Inc., and co-chair of SHRM's capital campaign. "We are honored to support the School of Hotel & Restaurant Management, one of the finest hospitality management pro-

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IN REVIEW

Stories that were featured in past issues of the IEBJ

1994

AeroMexico announces departure from Ontario International Airport.
 Small Business Assistance Center opens in Ontario.

1995

Children's Discovery Museum celebrates groundbreaking on a four-acre plot in Rancho Mirage.
 The Inland Empire hosts the International Trade Conference presenting seminars and workshops on the topic of international trade.

1996

Medi-Cal recipients in Riverside and San Bernardino counties were offered a choice of two HMOs to provide medical services: Molina Medical, a commercial plan or the newly organized Inland Empire Health Plan.

Assembly Speaker Curt Pringle announces the appointment of Assemblyman Jim Brulte (R-Rancho Cucamonga) to the California Film Commission.

1997

Construction begins on the Big League Dreams Sports Park on a 25-acre site in Cathedral city.
 In November, Ronald Van Avery was convicted of defrauding the federal Department of Education out of \$4.3 million in student loans. Avery owned California Institute, a school offering courses in dental, security guard and medical office management training.

Ontario International Airport Wins Mercury Award

Ontario International Airport won the Mercury Award for the production of a promotional video "Flight Years Ahead — Ontario International Airport." The Mercury Award is given to winners of the International Academy of Communications Arts and Sciences/MerComm, Inc., an international competition recognizing outstanding achievement in public relations, corporate communications and public affairs.

The four-minute video was publicly introduced in September of last year when the airport's new terminals

opened. Combining an upbeat pace, a montage of colorful airport footage and descriptive narration, it highlights airport facilities and amenities, as well as the airport's economic role in the region.

"The video is an example of [our] commitment to producing quality public awareness material," said Pete Drinkwater, manager of the airport. "We presented the video at several of the airport's grand opening events and continue to use it for promotional purposes. Showreel International, Inc. is to be commended for their outstanding

Business Students Grab Two Awards

Cal State, San Bernardino business students captured two awards — a first place and first runner-up — out of 20 possible trophies awarded in the 35th annual International Collegiate Business Policy Competition, a head-to-head business simulation game which concluded in San Jose on April 10.

Lawrence Page of Rancho Cucamonga earned the contest's first-place honor in the stock market competition, which pitted more than 100 students in a simulation of stock market performance, said Sue Greenfeld, management professor and advisor to Cal State's five-member team. "Larry parleyed an

imaginary \$10,000 into more than \$500,000," to take the top award in the stock market segment, Greenfeld said.

The team, which represented a simulated multiple-platform software manufacturer, known as MACCAW, also took first runner-up in the "World Six" competition, a contest in which graduate students are given simulated market conditions for marketing, production and research and development tasks.

Cal State was up against 185 students on 31 teams, including those from Canada and Mexico and

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Greater Riverside Chambers of Commerce selects Parkview Community Hospital Medical Center as Business of the Year for 1999

Parkview Community Hospital Medical Center was honored on March 25 as the Greater Riverside Chambers of Commerce "Business of the Year." Parkview was recognized for its service to the community, partnerships with education, extensive involvement with the Chamber, and support of many community projects and groups. Parkview actively participates in several community organizations, particularly those that benefit education and youth. Parkview is a partner in Ramona High School's Health Careers Academy, which combines academic and vocational classes with job experience to prepare students for health-related careers.

Parkview professionals provide programs and career lectures, and serve as mentors for students in the program. Parkview is also involved in Regional Occupational Program activities and Riverside's People Reach Out group. The hospital provides school physicals, adult flu clinics and health screenings.

The Senior Management Team is active in the community's service clubs, including Rotary, Kiwanis, Soroptomists and Junior League as well as the Chamber of Commerce. Representatives from Parkview serve on the advisory councils for Riverside Community College Nursing and Healthcare

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Path to Competitive Electricity Market on Steady Course

California is experiencing radical changes in the electricity market. March 31 marked the anniversary of the state's transition from a regulated, high-cost utility system, to an open and competitive market. Although in the initial phases of implementation, California small businesses will benefit from the new market through the final transitional phases in 2002.

After one year, California's revamping seems to be working in that consumers and small businesses served by the state's investor-owned utilities are paying lower electricity rates for new, reliable and innovative service. While there are many hurdles to clear before the full benefits of competition are realized by consumers, certain safeguards in the deregulation plan guarantee that the state's smaller-sized utility consumers prosper during the transition. For example, California's newly created Independent System Operator ensures a steady flow of electricity into and out of the state, with the capability to withstand severe weather conditions.

Another benefit to business and residential consumers, using less than 25 kilowatts of electricity during peak hours, is a rate freeze and a mandato-

ry, 10 percent bill reduction during the four-year transition. In addition, consumers will have access to competitively-priced, wholesale electricity through California's Power Exchange (PX). Much like the New York Stock Exchange, PX is similar to a commodities market where dozens of competing generators of electricity bid their utility access via the PX. Following an aggressive bidding process, a spot market price is calculated on an hourly user basis.

The new market also guarantees that consumers of the state's investor-owned utilities are offered the choice to purchase electricity through their current provider or new energy service provider. Small businesses can shop around, making purchasing decisions based on cost, environmental concerns and usage. Some small businesses are forming purchasing co-ops to better negotiate with electricity service providers.

Deregulating California's century-old, oligopolic system of providing electric utilities to consumers is no minor task. However, the state is in the middle of a responsible transition, fostering lower electricity rates by virtue of an open market system.

Thanks, Art

It was with great sadness that we learned of the passing of Art Pick. If ever a man championed his town, Art Pick was the one and Riverside was his cause.

Art Pick was the heart and soul of Riverside. Mr. Riverside, some called him.

He was more than just a cheer leader. He was a doer. He made the contacts and knew the people who made Riverside and run, and he knew how to point them in the best direction for benefit of the town he called home.

Art Pick was one of those people that every politician wanted to keep happy. Because he was keeping Riverside happy, and the things that made him unhappy were likely to make the rest of the town unhappy.

Born George Otto Pickelheimer in Louisville,

Kentucky, in 1931, Pick nearly died in child birth. When he lived, his name was changed to Arthur Joseph. He moved to California in 1945 whereupon his father changed the family name to Pick, a decision he described as fortunate since the new name fit better on political bumper stickers.

He arrived in Riverside to stay in 1955, served on the city council from 1967 to 1972 and then went to work for the chamber of commerce. He praised that turn of fate as having allowed him to be surrounded by hundreds of friends.

In actuality, Art Pick had the 230,016 residents of Riverside to count as his friends. And each of them could count on him, too.

So, on the 27th day of April, 1999, everyone in Riverside lost a friend.

His name was Art Pick.

Dear God

by Joe Lyons

They say imitation is the most sincere form of flattery. Take it from me, in advertising, this is not true. We do not need another talking Chihuahua or singing toilet. And whenever I record a commercial, I am asked if I can sound like the Motel 6 guy or the announcer on the old "Laugh In" show.

Having said that, my biggest fear is that those recent billboards with messages from God will sprout a series of imitators in very bad taste. Already I have seen a red and orange banner on Interstate 15 asking if I have talked to God lately. And in Orange County there is a white on black sign asking if you know if your son's coach is gay.

Theologians felt that the original series was cute, if not blasphemous. It got people to think a little about the supreme being without being overbearing. But, as we have learned from history, God has always been presumed to be

on both sides.

It is for this reason that we can soon expect copycats with billboard opinions both for and against abortion, homosexuality, capital punishment, red meat and Monica Lewinsky.

The average read time for a highway sign is about five seconds. That's less time than a TV sound bite. And billboards are not without controversy already. Black Velvet ladies, adult night clubs and, of course, the now departed Joe Camel and the Marlboro Man. I recognize outdoor advertising as a legitimate form of marketing. But as a means of announcing one religious dogma or another, I fear its abuse. Of course, the curtailment must be voluntary, not mandated by law.

Stop the billboard madness now. Find another way to propagate your faith. As for me, I am praying that God, in his infinite wisdom, will free us from that talking Chihuahua.

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Australian Native's Resumé Reflects Accomplishment and Experience

by Robert Parry

Dr. B. Lyn Behrens is a busy person, to say the least. For the past nine years, she has been president of Loma Linda University. Since 1995, she has also served as president of the Adventist Health System in Loma Linda.

Late last month, she took the reins of a third major organization in the Loma Linda system when she became permanent head of the Loma Linda University Medical Center (LLUMC). The position is just the latest in a long string of professional and academic accomplishments for her.

The 49-year-old Behrens was born in Cooranbong, New South Wales, Australia. She earned her medical degree in her native land, and graduated with honors from the Sydney University School of Medicine in 1964. She began focusing on pediatrics during a residency at the Royal Alexander Hospital for Children.

In 1966, her study of pediatrics brought her to Loma Linda to continue her residency. She later finished out her residency at children's hospitals in Chattanooga, Tennessee and Atlanta, Georgia.

In 1970, her nearly continuous association with the Loma Linda University School of Medicine began when she joined the school's faculty as a pediatric instructor. She left briefly for a post in Florida, before returning as an assistant professor of pediatrics in 1975.

She became an associate professor in 1980 and spent several years in a fellowship in Colorado studying immunology and pediatric pulmonary afflictions at the National Jewish Hospital and Research Center. She earned full professor standing in 1990.

During that time, she also rose through the school's administrative ranks. From 1984-86 she was vice chair of the department of pediatrics at the university and simultaneously served as director of the pediatric residency program at the

medical center. Over the following five years she held the post of dean of the School of Medicine at the university.

In 1990, she became president of the university and vice chair of the LLUMC Board of Trustees, a position she still holds, in addition to her administrative roles.

In 1995 Dr. Behrens took the helm of Adventist Health System and has had several roles throughout the medical center and school structure. In addition to being a professor of pediatrics and member of the board of trustees, she became a board member of; Loma Linda Faculty Dentistry Groups Inc; the Loma Linda Faculty Medical Group; Loma Linda University Health Care; the Faculty Medical Group of the LLU School of Medicine; and the Faculty Physicians and Surgeons of LLU School of Medicine.

Her rise over the last 35 years has been more than a matter of administrative work, though. She is also certified and licensed as a pediatrician and has conducted extensive research in immunology and other health issues.

Dr. Behren's scientific research has produced 19 presentations, manuscripts and abstracts, mainly focusing on asthma and inflammatory reactions of the pulmonary system. In addition, she has delivered numerous invited presentations on a wide range of topics including Christian health care philosophy, Christian education, "breaking through the glass ceiling," paying for education, and management strategy and philosophy, just to name a few.

Those presentations have taken her to distant parts of the globe and some of the finest medical schools in the world. During her travels, she has lectured in the Netherlands; England; Warsaw, Poland; Saudi Arabia; Washington, D.C.; India; Singapore; and around the United States.

Dr. Behrens holds certifications from the American Board of Pediatrics (ABP), American Board

of Allergy and Clinical Immunology, and the ABP's Pediatric Pulmonary Sub Board. She is licensed to practice medicine in the State of California.

Not surprisingly, during her career, Behrens has acquired a number of awards from broad cross sections of the local, medical and academic communities. She was named the LLU School of Medicine's Outstanding Clinical Teacher by the classes of 1971 and 1986. She received a similar award for work in Florida in 1974.

She has been granted a Doctor of Laws (LL.D.) from

Southwestern Adventist College, and her own alma mater's alumni honored her with the 1993 University of Sydney Alumni Award for Achievement in Community Service. That same year she received the Sydney University Graduates Union of North America Award.

Other notable awards include "Adventist Woman of the Year, Professional Work Life" in 1992 and the LLU School of Medicine Distinguished Service Award that same year.

As though running several complex organizations and keeping up on the latest developments in medicine isn't enough, Behrens is also active in a number of medical and educational professional organizations. She served as vice chair of the Western Association of Schools and Colleges Commission during

1995 and 1996 and has participated on a number of that organization's committees including the Accreditation Site Team. Earlier in this decade, she was on a Seventh



Dr. B. Lyn Behrens leads Loma Linda University, and now its Medical Center with administrative, academic and medical expertise.

Day Adventist commission which reviewed education in Africa. Other organizations she has served include the Association of American Medical Colleges, Association of Academic Health Centers.

She is also a member of the American Medical Association, San Bernardino County Medical Society, American Association of Presidents of Independent Colleges and Universities, American College of Chest Physicians, the California Medical Association, the American Thoracic Society, and the Alpha Omega Alpha Society.

And, to top it all off, Behrens has accomplished all of this as the wife and mother of a large family. She and her husband, Dave Basaraba, a licensed marriage counselor, have four grown children.

PRO

CON

The Issue: A new bill in the California State Assembly, sponsored by Speaker Pro Tem Fred Keeley (D- Santa Cruz), will require that insurance companies begin investing their policyholders' funds in economically depressed areas. Now, representatives of two advocacy groups on opposite sides of this important issue square-off.

Investing in California Is Good For Everyone

by Earl Lui, Senior Staff Attorney, Consumers Union

In 1966, Dr. Martin Luther King, Jr. called for a boycott of Metropolitan Life Insurance Co. to pressure the company to improve its investment practices in distressed communities. More than 30 years later, advocates fighting for more investment in affordable housing and job creation in urban and rural California support Assembly Bill 869 by Assembly Member Fred Keeley.

AB 869 creates a "continuing and affirmative obligation" on insurance companies doing business in California to make community development investments in low- and moderate-income communities. Insurance companies are a major source of investment capital, collecting over \$70 billion in premiums from Californians each year. Insurers invest those premiums primarily through Wall Street firms rather than in places that most need capital.

The bill is modeled on the Community Reinvestment Act (CRA), the federal law that requires banks to make loans and investments in low- and moderate-income neighborhoods. CRA has been a great success. Banks around the country now routinely make written CRA commitments with community groups containing specific investment goals. For example, in 1997, Bank of America pledged \$140 billion nationally over 10 years, with \$70 billion for California. Banks do this because they found that CRA makes good business sense and provides benefits to communities they serve.

Insurance companies are similar to banks in many respects. Both types of institutions take in deposits/premiums from consumers and invest those funds, serving as some of the largest sources of investment capital in the country.

Insurers and banks share a history of redlining, which was a major justification for CRA; they also share a future, as mergers blur the lines between these institutions.

Just as banks found ways to make CRA profitable, insurance companies can find safe and sound investment opportunities in low- and moderate-income communities. Insurers could make investments in financial institutions dedicated to serving these communities, such as community development banks, loan funds or credit unions. Insurers that make real estate loans could invest directly in housing development or commercial/retail projects just as they invest in a downtown office building or suburban shopping mall. They could find creative ways to partner with local governments or banks to make such investments.

The bill does not require insurers to make unsafe investments. Instead, it requires insurers to look for safe and sound community development investments that they have traditionally ignored. Insurers are where banks were 20 years ago when CRA began: frightened of and opposed to the unknown. Now, however, banks embrace CRA.

Voluntary efforts simply won't work. The state Department of Insurance began the California Organized Investment Network (COIN) program in 1995 to find and distribute safe and sound community investments to insurers. Despite COIN's best efforts, insurers have refused to make significant investments voluntarily. Although COIN presented over \$1 billion of investment proposals to insurers, the industry invested only about \$188 million. Insurers invested about two-thirds of that total after the November 1998 election in an obvious attempt to head off legislation mandating such investments. In

continued on page 17

Don't Force Insurers to Make Unsound Investments

by Brad Wenger, president, Association of California Life and Health Insurance Companies

The first obligation of an insurer is to its policyholders. Anything that undermines an insurer's ability to pay benefits to policyholders should be avoided and that's certainly been the case this decade as legislators and regulators have imposed more restraints on insurer investments.

The legislation will impose on insurers an affirmative obligation to invest in "economically targeted" inner city investments. In many cases, these investments provide a lower rate of return commensurate with a greater level of risk.

Insurers have made a contract to pay benefits to policyholders, whether they are victims of an earthquake or retirees depending on a pension plan. They must assure they have sound investments and sufficient reserves for any eventuality. The Northridge earthquake cost billions in property loss; millions of Californians depend on a regular retirement check — these policyholders have paid for protection, and insurers must deliver.

Mandatory investment in economically targeted areas means insurers will have to reallocate investments. Government would in some instances be forcing insurance companies to invest policyholder dollars in areas their regulators don't acknowledge as sound, and which provide lower-than-market returns. Of course, the government would not be guaranteeing these investments; there is no federal deposit insurance for insurance contracts as there is for bank deposits.

Inner city investing should be encouraged, as long as the projects have an adequate rate of return, meet Insurance Department solvency guidelines, and represent a prudent investment of policyholder dollars. The insurance industry is working with a state program, the Community Organized Investment Network, and has funded its own private effort,

called Impact Community Capital, to direct sound investments into community-oriented projects.

The U.S. Department of Labor has a rule that economically targeted investments using employee retirement funds must meet the same level of return in relation to risk as other available investments. Insurers have a fiduciary responsibility not to subordinate the interests of participants and beneficiaries in their retirement income to unrelated objectives."

If California enacts this law, it will also discriminate against California insurers. This will be one more reason for California insurance companies to move out of the state.

Finally, this type of requirement truly robs Peter to pay Paul. Insurers invest a small percentage of their portfolio in high-risk, high-yield investments such as venture capital projects and company private placements. This money is especially important to help support California's high-technology industries. The funds that would go to mandated economically targeted investments will have to come out of this pot.

There is a way to solve the need for more money for inner city investing while maintaining insurer solvency — packaging inner city investments so they can be sold as securities. This would provide capital markets a link to communities in need of cash. Pooling of loans and creation of secure secondary markets holds much promise for expanding access to capital for inner city entrepreneurs.

Insurers have shown that they are willing to invest in innovative, entrepreneurial projects. They do so every day. But they need safeguards to protect the investment and assure an adequate rate of return.

A sophisticated voluntary approach to making inner city investments attractive to insurers will work; just mandating that insurers put their money in economically targeted investments with no safeguards and no guarantee of sound returns won't.

CORPORATE PROFILE

Associated Engineers: Designing the Stuff on the Inland Empire's Map

by Robert Parry

To say that Associated Engineers helped put the Inland Empire on the map is to only tell part of the story. Many of the things on the map of the Inland Empire were put there in part by Associated Engineers.

The California Speedway? Yes. Major freeways? Yes.

The new freeway? That too.

San Joaquin Hills Toll Road? Uh-huh.

Chino airport? Yes.

Norton AFB conversion? Yes.

Ontario airport? Yes, again.

Ontario Convention Center? Designed the site.

Roads, water lines and sewers?

Lots of 'em.

Just about every major project in the area, from A to Z (airports to the Big Bear Zoo), was designed — at least in part — by this one company.



Robert Parry/The Journal

Associated Engineers' Inland Empire Blvd. office in Ontario.

Associated Engineers was formed in 1955 by then-Ontario City Engineer Bob Mills and Mr. Wayne Lill, who held the same post in National City. They opened their doors at a small office on Laurel Street in Ontario and worked six days a week to build the business. Mills' wife, Barbara, held the rod for him as he did the firm's first surveys.

Over the next four decades, the company grew to include more than 50 employees and helped build the infrastructure of the region. Employees tended to come to the firm and stay a while — some for as

long as 30 years. In 1979, April Morris became one of them. She was Bob Mills' daughter and a newly-minted civil engineer.

Today, April Morris is the president of the company her father co-founded. She assumed command in 1985 when her father retired, and takes pride in maintaining the reputation he worked to build for the firm.

"We're the Nordstrom of civil engineering," Morris says proudly, adding that AE seeks to be "the class act" of Inland Empire engineering firms. The company reflects its high standards in small ways. There are no casual dress Fridays. Jeans are not permitted, except for the field staff. The one-story Inland Empire Boulevard office is notably, but not obsessively, neat and clean.

Each engineer's cubicle in the main office features large dual computer monitors. A broad-format

color plotting printer produces detailed renderings of the latest projects. Morris notes, slightly wistfully, that she no longer does engineering, as her duties are now strategic and administrative. If she were forced back into the trenches, she

would be lost, she admits. "The computer age passed me by."

Morris traces her family roots in the Inland Empire back more than 100 years. Her great-grandfather, John Lewis, owned an Alta Loma ranch and the family line is traced solidly to her own children. She was raised in the local area and graduated from Upland High School. In 1968, she graduated from Cal State Los Angeles with a bachelor's degree in zoology but, despite a love for animals, found working in a veterinary office to be uninspiring.

She and her football coach-husband decided to start a family by

adoption. One day at work she suddenly received a phone call advising her that she could pick-up her one-month-old baby the very next day. Within a year, they had added one of their own, and had a full house.

She returned to school in 1976 after her two children had reached school age. She graduated with a degree in engineering from CSU Long Beach. Engineering was more of a "practical science" than zoology. She knew it was a field in which she could directly impact the lives of people, and it had many opportunities. Still, it was an uphill climb, and she even had to take remedial math classes to prepare for the challenging curriculum. She started at her father's company in 1978 and, for seven years, commuted daily to Ontario from Santa Monica.

In 1982, Morris became a registered civil engineer and was named project manager for the Upland Hills Estates and Golf Course, a massive, multi-million dollar, high-profile development. With each new project, and each new level of achievement she took on, she said, she gained confidence and ability.

Her biggest change professionally came with her father's retirement. When he announced his departure in 1985, she was tapped to take his place. "My first thought was 'I don't know what you do,'" said Morris.

The change of offices placed her on a learning curve that, she admits, took her several years to master. She said she discovered that she was a rather controlling person, and likes to keep her finger on all aspects of a project. At the same time, she said she does not micromanage, and tries to keep her ego out of business decisions. "I hire people who can do the job better than I could," she explained.

Her role is more strategy-oriented. The financial aspects of the business are not her favorite, and she has a staff of five devoted just to money matters so she won't have to worry about them. She sees her job as being relationship-oriented.

She serves on six boards of directors and has taken on several terms in the presidencies of local charitable organizations, including the Ontario Chamber of Commerce.

But it is in relationship-building that she sees the most direct impact on Associated Engineers. The California Speedway, the company's most high-profile project of all time, is the classic example. Morris explained that she was introduced to officials at Kaiser-Ventures by a family member of one of her staff. She interviewed



Robert Parry/The Journal

Associated Engineer's President April Morris with one of the firm's large color printers.

with Kaiser not knowing of the involvement of Penske Motorsports.

When AE got the job, the firm was launched into new levels of the business. The company put together a team of engineers just for that site. A hole two football fields-long was dug to bury concrete remnants. There were massive environmental quality issues to handle. However, Morris didn't feel that the size of the project was a concern. "The magnitude didn't scare me at all," said Morris.

The project took more than three years, involved innumerable aspects, and resulted in placing AE in a new niche — race track design. The firm engineered the recently opened Irwindale Speedway and has other similar projects in the works — around California and the nation — at least one of which Morris described as "Top Secret."

The firm that Bob Mills lead to success in the Inland Empire is striving for bigger and better things with his daughter at the wheel.

MANAGING

LEADERSHIP FOR THE NEXT CENTURY

by Peta G. Penson

The political arena is not the only place in our society where we are bemoaning the lack of great leaders. As Anna Quindlen said about the lack of leadership in Washington during the Bush years, but equally true now, "The clothes have no emperor." While it may be a workplace more about Dockers and loafers than pinstripe suits these days, some things aren't changing fast enough.

In the business world, where leaders come and go as if on roller blades, we are learning from current research that, depending on your age group, you value different authority and leadership dynamics in your organization. Even so, some leadership characteristics clearly predict career success, and they are often as much about building trust as they are about results orientation. Companies are developing competency models for their executive leaders that include both observable behaviors (skills and knowledge) and deep-seated qualities (motives and attitudes.)

In recent years, we have seen the emergence of non-hierarchical models: the leader as steward, as teacher, as servant-follower, the idea of leading from within, the emergence at any level of the authentic leader. Exemplary leadership as a definition is therefore a moving target. Nevertheless, many of the less visible indicators come up repeatedly in the literature as important indicators of a leadership mindset.

Confidence:

We know that one person's confidence may be another's arrogance, but plain old confidence in one's skills is common to effective leaders. Confidence means you handle mistakes with poise and grace, and that during a crisis you maintain composure. Having confidence doesn't mean that you are certain you have all the skills, or that the ones you do have you are expert at exercising. It means that you have self-awareness about

your strengths and weaknesses and that you have an inherent belief that you can assemble the right team around you to cover all the needs of the business.

Development:

Successful leaders have a drive to develop, rather than to control. They recognize that development is the work: to help employees develop the freedom to make commitments that get the job done in the best way. Effective leaders create conditions for the best self-organization, so others around them can take hold of the new plan and make it work by building the most useful systems and processes. A great leader encourages everyone's potential and inspires by modeling behavior that consistently challenges how people approach progress, facilitates ongoing continuous improvement, gives employees reassurance and support. With a war on for top executive talent, given the dwindling supply over the next decade, leaders have to perpetually refine the value proposition for employees as to why they should work for you and not the folks next door.

Influence:

The ability to impact and influence people is also a critical competency for leadership. Effective leaders need to build support and agreement, take actions to create buy-in, develop an empowering style that instills confidence in employees and enables them to work at peak proficiency. The ability to call on a variety of collaborative methods, the ability to build alliances with peers and bosses—effective political skills—the ability to get along with most people and get things clear with the others, is a key leadership marker.

Varied experiences:

Because a leader needs a well-developed visionary skill to see the big picture, a track record of diverse experiences, and employment in organizations of different sizes may give you global acumen,

multi-cultural fluency, technological literacy, entrepreneurial skills, and the ability to manage disaggregated organizations—all of which makes for successful leaders.

Risk-taking:

The willingness to take risks, to challenge and compete is the hallmark of a good leader. Levels of acceptable risk may vary, but the eagerness with which the leader suits up for all opportunities carries throughout an organization.

Ironically, what makes you a good manager and employee may be the very thing that keeps you from achieving leadership status. While it's difficult to draw a picture of the inner life of the generic leader, it is certainly true that if you don't think of yourself as a leader, you won't be. And that

means if you don't put your career first, ahead of the job, boss, client, you won't get there either. If you don't challenge the system, don't continually stretch, you won't get there. The business can't rest on last week's success and neither can the leader.

If you can't maintain emotional distance, if you believe that playing politics is distasteful, you won't be a leader. If you think working harder or hardest is what does it, you also will miss the mark. With the proliferation of small and growing businesses in our healthy economy of the moment, and all our elected bodies crying out for new leadership talent, it's clear there isn't enough exemplary leadership to go around. And for the aspiring leader, there couldn't be better news.

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GETTING ORGANIZED

"No" The Way to Reduced Distractions

by Cyndi J. Torres

In last month's article, I provided a time log tool to help you identify those nasty workplace interruptions that leave you feeling as though you were very busy, though you seemingly didn't accomplish much by the end of the day. Now that you have collected a sampling of the types of interruptions, ranging from phone calls to drop-in visitors, let's look at some tips and techniques on how to eliminate them.

For those people who drop by your office unannounced, post a sign on your office door, or just outside of your office area, that reads "Do not disturb. Genius at work. Please check back after 3:00 p.m." On a more serious note, try posting a sign letting visitors know you're busy at the moment, but will be available at a certain time later in the day. If your office space happens to be in an open area, you can't post a sign on the door, but be sure to remove the empty chair that basically invites people to sit down and chat. Another method to divert visitors is to immediately stand and walk toward him or her, preventing entrance into your office space alto-

gether. This type of body language is a non-verbal cue that you are unavailable.

If you work in a cubicle, establish a 'red hat policy': if you don a red hat, it means you're unavailable. This is a signal to others that you need quiet time to work on a project. I usually get a laugh when I mention this in a seminar, but it does make sense if you don't have the luxury of closing a door or hiding out in another empty office to work on a high-priority project. While wearing a red hat is a simple solution, be sure not to abuse it. In other words, don't wear the red hat for convenience sake or to avoid people.

If you deal with drop-in vendors and suppliers, try to establish a mutually acceptable time and day of the week to meet. A little discipline from you will help your vendors to work around your schedule. Combine this discipline with a commitment to keeping the appointments you have scheduled specifically for vendors and suppliers. Advise them of your designated schedule via fax, e-mail or a memo.

If your in-box is placed on the upper corner of your desk, this prevents another invitation for interrup-

tion. As soon as someone places something in the in-box, you'll stop whatever you're doing to take a look at the item. Yes, you can blame human nature. You can also blame the interruption on the person dropping the item off. This is a good example of self-interruption because you stopped to take a peek. A simple solution for this problem is to move your in-box to a nearby credenza, a bookshelf or to a wall-pocket just outside of your office space.

Look in your time log and see if you can identify a series of phone calls from clients asking the same question about a flyer that was mailed. Chances are that you inadvertently left off a bit of necessary information. Eliminate additional calls of this type by leaving a brief message on your voice mail addressing the issue or send out a revised flyer.

I've heard many motivational speakers who tell us to focus on positive thinking to ensure success and to make things happen. I support their teachings. I am always the one with the "Yes I can" attitude. In terms of dealing with disorganiza-

tion and interruptions, however, I emphasize using the word 'no.' This can be a good thing. Practice saying the following:

"No, I don't have a quick minute. I'll touch bases with you after 2:30 p.m."

"No, I can't take the call right now. I'll call back at 4:00 p.m." The key is to use the word 'no' courteously so respect for your decision follows.

Don't let interruptions control you or your day. By taking control, you'll find the time in your day to accomplish what you set out to do. Also, think about ways you can avoid being an interruption to those with whom you work.

Cyndi J. Torres is founder and principal of Streamline Organizing, a Pomona-based consulting business specializing in information and time management. Her clients range from corporate executives to small business entrepreneurs. She is available for in-house seminars on the subject of organization. She can be reached by e-mail at streamlineco@earthlink.net or by calling (909) 241-2690.

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COMPUTERS/SOFTWARE

Desktop Organizers: Your Most Important Program

by J. Allen Leinberger

If you have a computer, you need an organizer.

You may not need a word processor. You may not need a spreadsheet program. You do not need all of those games. But, you need an organizer.

Birthdays, due dates, contacts, school, business or home; everything that you need to remember everyday should go into an organizer. No matter what you do with your computer, you need this one particular program.

As I have indicated in earlier columns, there are several companies that produce organizers. Which one you use is a matter of personal choice,

But you need one.

Basically, all organizers work like a calendar. They also keep a list of contacts and phone numbers and most have a "to-do" list and some form of memo file. Most also have an alarm system to remind you of what it is you should be doing.

Some have expensing or project tracking.

For business, perhaps the best program is ACT! from Symantec software. This gem even includes a space for the name of the secretary or receptionist. It keeps track of how many times you have tried to reach your contact and it does that most magical of programming tricks... mail merge. Write a letter and it will produce a copy for everyone you want to get it. ACT! also works with networking and Internet connections, linking your stuff with e-mail.

My personal favorite program came with my MAC. Now owned by 3COM, it used to be called Claris Organizer and it comes in various colors and styles. It puts birthdays in for every year once I enter them for one. Plus it allows me to drag a contact to a date to create an appointment, a note or a "to-do." Some organizer programs will dial directly the contact's phone number into your phone line. It also has "drag & drop" features that let

you move appointments around on your calendar. Several programs have some feature like this.

Could I get any lazier? Yes.

As I said, the program used to be part of Claris, but when FileMaker Inc. spun everything off, this program became the new Palm Organizer. It is now owned by 3COM and is the official download program for the Palm Pilot and newer Palm hand-held devices like the Palm III, the V and the yet to be released VII.

Other organizers are also designed for downloading to the Palm hand-helds. Among them is one of the newest organizer programs on the block, the Consultant by Chronos LC. As of this writing, Consultant is at version 2.56, with 3.0 coming out this summer.

Unlike the older organizers, Consultant is committed to a small hard-drive size and regular updates. It talks to you. That is, it ties into your speech program to remind you of the time and date as well as your pending appointments. It also has Gantt charts for project scheduling and a built-in word processor. One recent magazine review said that Consultant did everything but make the office coffee.

This is true, although I personally have yet to let go of my old Claris program. And I don't like the coffee here.

Still, with the new programs using Sync links to add themselves to Palm or Psion palmtops, compatibility has a lot to do with what organizer program you chose.

As you add names and phone numbers or dates and times for appointments, the master program in your computer will include these changes in the download sync to your palmtop.

Many other hand-held machines have uplinks to your main computer as well, but often as not they are separate programs.

And it has to be said here that those that brag about their ability to import and export information from other programs are not always easy or reliable.

There are few things more frus-

trating than watching 500 of your prime contacts blink out on your machine. Or double up! But then I have told you to back up this info before, haven't I?

Now, I know what you're thinking. Even in these days of the paperless office, you like the feel of ink on wood pulp. Well, most of these programs have print capability.

In Palm Organizer (the former Claris program) I can print out a list of my contacts, or I can print out the contact card for just one. I can print a list of my appointments for the week or the month. I can run it in calendar format or as a list. I can print that list on an 8x11 sheet, either tall or wide. I can also (and "Day Runner" people will love this) print my schedule to fit book formats. There is even a set of marks to punch where the day planner book rings go through.

Some of the other programs to consider for organizers are Now Contact and Lotus. Lotus is designed to run on Windows format machines only.

Now Contact locked up my computer so badly that I took it out right away.

If you live on a restricted budget, you will even find inexpensive organizers in those bargain bin racks at the computer store. What ever you choose, you need an organizer.

Correction

Last month I reported here that the year 2000 has no leap day.

I was wrong. It does.

All of my organizer programs show Feb. 29, 2000. The fact is that centennial years that are NOT devisible by 400 have no leap day. Thus, the year 1900 had only 28 days in February, but 2000 will have 29 days in that month. Sorry.

Can you imagine what a mess the computer organizers would be in if they had the wrong day there. Everything from March 1 on would be wrong into infinity. That would be worse than the big nothing of Y2K.

EMPLOYERS GROUP

Laws May Adversely Impact Health Care

by Jeff Dodson

Over the past several years, Congress has enacted several pieces of legislation intended to shape the way employers provide health coverage for their employees and families. Despite these good intentions, the unintended consequence of this spate of legislation is a marked increase in benefit costs in the future. Hewitt Associates, a resources consulting firm, conducted a survey of benefits costs. The expected increases in health insurance will be between seven and 10 percent, which is equal to a cost of between \$4,315 and \$4,436 per employee, according to their survey results. Factors that are identified as causing the increase include higher pharmacy costs, an aging population, and recent health care legislation.

In fact, the cost to health care insurers to implement the requirements of the Newborns and Mothers Health Protection Act and the Mental Health Parity Act have not yet been calculated. Health insurance plans that cover mastectomies now have to cover reconstructive surgery for those women who have a mastectomy. The Women's Health and Cancer Rights Act covers plans that started after Oct. 21, 1998. This change will add costs to insurance plans for what was previously considered cosmetic surgery. None of these acts, however, require an employer to buy insurance with those types of coverage. Therein lies the real danger to employee health insurance plans.

Employers who are trying to offer benefit plans for their employees, while coping with the

large premium increases, will likely look at coverage options that may be eliminated within plans to keep costs down. Mental health coverage, a traditionally expensive benefit to offer, and maternity coverage, another potentially high-risk area, may become targets of a ben-

efit plan cost containment process. Employers should identify the actual costs of these coverages within health insurance plans to determine what savings, in any, can be achieved if these coverages were removed from the employer's plan.

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CORNER ON THE MARKET

The Crest of the Change Wave

by Ron Burgess

Once read that change doesn't come in gradual increases like the raising of the tide in a bay, but rather in large waves, breaking over shallow beaches. Many have said that the personal computer has produced profound changes, however the computer may already be behind the building crest of the wave. The internal combustion engine facilitated the huge change in transportation. However it was the automobile that really changed the world, not the engine alone. The personal computer is more like the engine than the automobile. It took decades for the engine to be usefully integrated into transportation, it has taken years to connect computers together through phone lines, yet the crest of the wave is still rising.

Two years ago I thought the Internet would represent the crest. While it will be a facilitator, just like phone lines, by itself the Internet may not be the radical change we expect. Two technologies, used together, may have what it takes to hit the crest.

A joint announcement in April by Adobe Systems, producers of Acrobat 4.0, and X-Streem Technologies, may change information and communication exchange in profound ways. Adobe PDF (Portable Document Format) has become the defacto standard for transferring forms and documents electronically. Several government agencies have mandated the use of PDF files for Internet use. FAA

requires technical aircraft documentation in PDF format for accuracy and security. About 80 million copies of Adobe Acrobat Reader are currently distributed on computers worldwide. Acrobat Reader is the free software that allows viewing and printing of Adobe Acrobat documents.

X-Streem, DMA software is a plug-in to Acrobat 4.0. It turns an Acrobat 4.0 PDF form into a data collection and transfer device. You can open an Internet purchase order, time card or survey, fill in the blanks, and send it back to the host company. The data can be stripped out of the form, and distributed to multiple databases for processing. Currently this function requires cumbersome and costly CGI scripting. While a user may think filling out a response form automatically goes to a database, this is generally not true. Today most forms on the Internet simply fill in an e-mail form and must be manually entered into a database. It's a data entry full employment tool.

Now this is over. The cost effective X-Streem solution can be used for small and large applications, and is affordable for all but the smallest businesses. When this wave peaks, companies will no longer need data entry. They will automate more response functions and effortlessly collect information. Further, the form itself can create its own database and reporting!

Taken together, these tools (computers and the Internet) change everything... again! The applications for marketing func-

tions are endless. They take the "friction" out of creation and production of documents, ease the flow of documents, and collect and distribute the information created by documents. And this occurs with a savings of up to 90 percent of the old method for doing business!

The effect of these two products and low-cost, high-quality color printers will change the landscape in three major ways:

- By taking the friction out of communications through the Internet, while increasing the quality.

- By altering the cost structure of the economy. With new secure document transfer capabilities, even contracts and other legal documents can be made electronically. The business use of mail will quickly become more of a "presentation" delivery system, than a document delivery system. Mail and physical delivery will be used as another way to compete for a person's time — through exposure — but not as the primary business communication medium. This changes the printing and delivery industry in several ways. The cost of entering the order will be borne by the decision maker, not the company. Increasing data will continue to rapidly grow the data-handling industry; software, administrators, consulting and transmission. The need for automated decision and execution methodology will explode.

- By altering job functions of millions of workers. Reporting and feedback mechanisms will take some computing functions off of the desktop and put it in the office. Currently a salesperson must have an elaborate software package to

communicate directly with the company files. These are expensive and require time and training. With just these two packages, the salesperson only fills out the request and sends it to the server, all the front office functions have just been pushed to the back office. The salesperson can now fully function as a salesperson not a clerical person. He or she simply requests the communications to the prospect, and the back office fills the requirements. The salesperson can spend time doing what he does best — get in front of people and close.

This topic cannot be fully developed in a column of this length. We can only give brief examples of product features and the vast changes that will occur. For a more comprehensive discussion, go to www.burgessgroup.net/articles to see more on the subject and links to the companies mentioned.

Are we on the technology crest? Difficult to say, but one thing is sure — communication and the actions resulting from those communications are more like Ford's invention of the assembly line than the combustion engine. And they are, therefore, much more likely to produce something akin to the automobile than the computer alone did.

Ron Burgess is president of Burgess Group, a marketing management consulting company, specializing in relationship marketing and marketing systems integration. He can be reached by phone at (909) 798-7092, e-mail at ronburgess@aol.com or on the web at www.burgessgroup.net/articles&columns.htm. © Copyright BURGESS group 1999

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LAW

Chapter 11 Bankruptcy Cases

by Lazaro E. Fernandez

You have all heard of a company "filing Chapter 11." Do you know what comes next?

First, you have to consider eligibility for filing a Chapter 11. This is governed by section 109 of the Bankruptcy Code. Essentially, you can file an "11" if you are a company, partnership or individual, but stock and commodities brokers must file Chapter 7. Governmental units file Chapter 9.

Next, a Chapter 11 petition can either be a voluntary petition or it can be filed against a debtor in the form of an involuntary petition. Section 301 governs voluntary filings. Section 303 addresses involuntary cases. Involuntary cases are only permitted for Chapters 7 and 11.

The unique thing about Chapter

11 is that it allows for management to remain in charge unless replaced by a trustee. A trustee is appointed in case of gross mismanagement, fraud and other enumerated grounds.

In the meantime, the business of the debtor is continued as normal, and a plan of reorganization is formulated. The plan can either provide for reorganization of the debtor or the liquidation of the debtor over time.

During the reorganization, the debtor must prepare a disclosure statement, which is approved by the court and sent to the creditors. The disclosure statement explains the treatment claims will get in the debtor's plan.

The creditors vote on the plan. Creditors vote their claims in certain classes. Acceptance by a class is determined by both a majority num-

ber of claims voted and a two-thirds dollar amount of claims voting for acceptance of a plan. Then if ballots are tallied and presented to the court and approved, distributions to creditors are made pursuant to the terms of the plan. If it is not approved, the debtor or creditors may propose another plan, the case may be converted to one under Chapter 7, or the case may be dismissed. In some cases, a plan may be proposed by a third party such as another creditor or a committee of unsecured creditors, bondholders, etc.

After plan confirmation, the debtor and the creditors now have a binding contract among themselves as to the repayment of debts. If the debtor does not pay, you sue the debtor in state court to recover. During the existence of the plan, the debtor makes periodic reports to the court.

Once completed, a final decree is entered and that terminates the case.

Chapter 11 can be a very powerful tool for reorganization of burdensome debt, the spinning off of unprofitable leases and contracts and other obligations.

Lazaro E. Fernandez is a partner in the law firm DesJardins, Fernandez & Smith, LLP, a law firm in downtown Riverside. The firm concentrates its practice in the civil and business litigation areas, real estate and bankruptcy litigation. Mr. Fernandez is a former law clerk to Michel R. Goldberg, U.S. Bankruptcy Judge in Riverside. This article is for discussion purposes only and is not intended as legal advice. Readers are urged to contact a lawyer with their specific questions.

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At deadline...

continued from page 3

machines to 3M Company, a major mining operation in Corona. This sale includes two Komatsu HD605-5s — the first sold in the U.S. and a Komatsu WA700-1 wheel loader. Southern California Komatsu sales manager, Tom Graham, conducted the sale. SMA Equipment Company's sales rose dramatically in 1998, closing the year up 100 percent over figures in 1997. SMA Equipment Company, Inc., a division of American Equipment Company, offers a full range of services including new equipment sales, parts and service, scheduled maintenance programs, flexible financing and rental services.

Baca Bill Extends Low Interest Loans to "Mom and Pop" Stations

SB 482, a bill extending a California Trade and Commerce Agency low-interest loan program for "mom and pop" gas station owners, was passed on April 19. With bipartisan support by the Senate

Pro...

continued from page 8

comparison, in 1997 just six banks made over \$9 billion in CRA loans and investments in California.

History also teaches us not to rely on a voluntary approach. In 1967, life insurers responded to Dr. King's boycott threat by starting a \$2 billion national urban investment program. Unfortunately, once the heat of the civil rights movement faded, the program ended. Nothing proposed by the industry today comes close to that \$2 billion program, which is equivalent to \$9.76 billion today.

By investing more in lower income areas, insurers will increase the economic vitality there and create greater demand for insurance products. Thus, working to combat insurer investment redlining also attacks the problem of insurance policy redlining. Instead of opposing AB 869, insurers should realize that it provides benefits for their industry while it strengthens California.

The consumers' union, a non-profit organization, is the publisher of Consumer Reports.

Environmental Quality Committee, SB 482, introduced by Senator Joe Baca (D-San Bernardino), extends the period a gas station owner can apply for a loan to remove and replace outdated underground gas storage tanks.

Explosion in Construction Litigation Predicted

The Association for California

Tort Reform (ACTR) reported that a bill allowing damage lawsuits against builders, when no damage has actually occurred, could result in an explosion of construction-related litigation. AB 1669 would reverse existing law, most recently upheld by a California Court of Appeal, which found that plaintiffs in construction defect actions cannot recover economic loss where there was no dam-

age to person or property.

"The exposure to landslides of this kind of litigation would make any builder strongly consider getting into another line of work or into another state. Deficiencies should be brought up to code, there's no doubt about that. But that is what contract law and warranties are designed to do," said John Sullivan, ACTR president.



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Faces in Business



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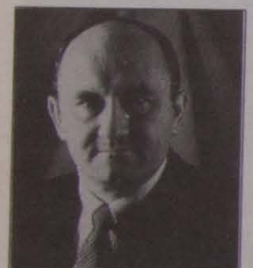
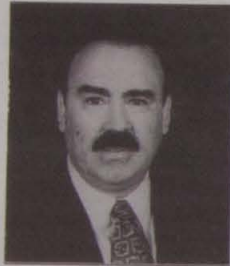
Boardroom Advisors, LP

Leonard Messina, managing partner of Boardroom Advisors, LP, whose tax strategies have assisted thousands of clients since 1971, has announced the opening of the firm's Palm Springs office. Messina said "Boardroom Advisors welcomes the opportunity to share our tax and strategic planning expertise with the rest of Coachella Valley." Boardroom Advisors helps clients to identify strategies for individual income tax and estate planning needs by creating charitable income tax deductions gifted to favorite charities. The firm has facilitated the distribution of charitable donations in excess of \$300 million to such groups as The City of Hope, Boy Scouts of America, The International Rescue Mission and the Florida State University Foundation.

Michael C. Miller

Business Bank of California

Michael C. Miller has been appointed to the position of senior vice president, branch administrator of Business Bank of California by the institution's president and CEO, Alan J. Lane. Miller will be responsible for overseeing the production of the bank's six-unit branch system. He will also play a key role in plans considering new branching, merger and acquisition strategies as part of a strategic growth objective. Miller was previously associated with Foothill Independent Bank as senior vice president, branch administrator.



Bud Sims

SMA Equipment Company

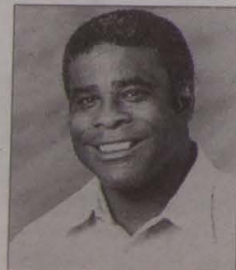
SMA Equipment Company, Inc., one of California's leading construction equipment dealers, announced that Bud Sims has been appointed as president. "The duty of the president is not to do everything. An effective president simply assembles a team of talented professionals, sets the target and gives them the

guidance they need to achieve it," said Sims. He is a 27-year industry veteran who joined SMA Equipment Company in 1997 as vice president.

Clifford Young

California State University, San Bernardino

Following an internal search process, Clifford Young, a Corona resident and 10-year faculty member at Cal State, San Bernardino (CSUSB), has been appointed to serve as executive assistant to the president. Young, a professor in and chair for the CSUSB public administration department, will assist in implementing strategic planning initiatives. He will be working with a number of key committees, on and off campus, to aid in ensuring effective communications and to serve as an ombudsperson in relations roles.



Executive Notes

continued from page 5

grams in the country," said Collins. With this gift, the Collins family becomes the largest, individual donors in the history of the university...

The board of Riverside-based **Fleetwood Enterprises, Inc.**, a leading producer of manufactured housing and recreational vehicles, has voted to expand the number of directors from eight to 11. The board appointed three directors with extensive business backgrounds to fill the positions. They are: Paul D. Borghesani, Loren Carroll and David Engelman, who bring a diversity of savvy business experience and talent to the board...

The **Ontario Mills Chapter Leads Club** has announced the selection of its new officers: Donna Rojas will serve as director, Tim Main as assistant director, and Frank Suska will serve as recorder. Celebrating 20 years of excellence, Leads Club offers members the opportunity to market their products and services by building strategic alliances within the community...

Advanced Business Graphics (ABG), an innovative leader in single-source printing solutions for business, has acquired of Great American Corporation dba The Great American Printing Company (GAPCO). GAPCO will become a wholly owned subsidiary of ABG, a \$43 million provider of print management, fulfillment, commercial, direct mail and other business printing solutions, based in Mira Loma. GAPCO will remain in Foothill Ranch...

James M. Halverson has been elected as president of the Board of Directors of the **Construction Industry Research Board (CIRB)**. Halverson, who represents the Southern California Contractors Association on the CIRB, succeeds William C. Schmidt. Halverson is president of the J.A. James Construction Company in Ontario, specializing in asphalt recycling and soil stabilization. The CIRB is a nonprofit research and information center serving the research and data needs of the California construction industry...

SCAN, California's only health plan under contract with Medicare to offer a combination of health and personal care services for seniors, named Susan Cameron as chief operating officer and James T. Stodd as vice president of human resources. In addition, Sherry Stanislaw was promoted to senior director of customer services and Beth Richardson was promoted to senior director of claims. With emphasis on keeping seniors independent, SCAN is the most comprehensive senior health plan in California...

Robert F. Driver Company, Inc., announced the successful acquisition of Averbeck Company Insurance Brokers located in the Inland Empire. Averbeck will remain in Ontario. This acquisition complements Driver's recent acquisitions in northern California. Driver employs more than 260 people and generates \$425 million in annual premiums and fees. Driver, an independent insurance brokerage, is headquartered in San Diego...

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From Welfare to Work: Suiting Up Women

by Lynda Giusti-Parra

The Personal Responsibility and Work Opportunity Act of 1996 redefined the nation's welfare laws, creating the Temporary Assistance for Needy Families (TANF) block grant and implementing time limits on assistance and work requirements. These changes increased the state's responsibility in moving TANF recipients off of welfare and on to earning money as members of the work force.

But what happens when a strained family budget prevents a woman entering the Welfare-to-Work program from purchasing expensive business attire for job interviews and ultimately, for work?

"Not to worry," says Susan Pantane, education and community relations manager for NORCAL/San Bernardino Inc., a firm that handles environmental clean up and waste management in conjunction with the

San Bernardino county waste system division; a public/private partnership.

"All across this state and probably in many others, women in the work force are happily donating their gently-used business attire to those who need it," she said.

Pantane is aware that spreading a message to reduce, reuse and repair what is often thought of as waste, can be a difficult task. But this is her primary job at NORCAL. In October of 1998, the perfect opportunity to help women dress for success, came about within the framework of "Second Chance Week: Make a Difference Day."

"We wanted to do something really different, so we formed partnerships with the local government, businesses, and community groups. The goal was to promote the message of reuse in the community by collecting and distributing gently-used clothing for underprivileged

children and business attire for women who couldn't otherwise afford it," said Pantane.

In October, 1998, the idea for helping women making the Welfare-to-Work transition culminated into a "Dressing Women for Success Dinner" at the University of Redlands. Guests paid a nominal fee of \$20 for dinner and one gently-used business suit to gain entry.

"About 50 calls a day came in from women who wished to donate clothing. Because of this event, we collected more than enough suits to help 750 women," said Pantane. "The response was overwhelming. Now, community leaders are calling for the program to be implemented four times a year," she said.

Some of the notable women offering time and support for the idea were First District Supervisor Kathy A. Davis, Senator Dianne Feinstein, Senator Barbara Boxer, Chino Mayor Eunice Ulloa, along

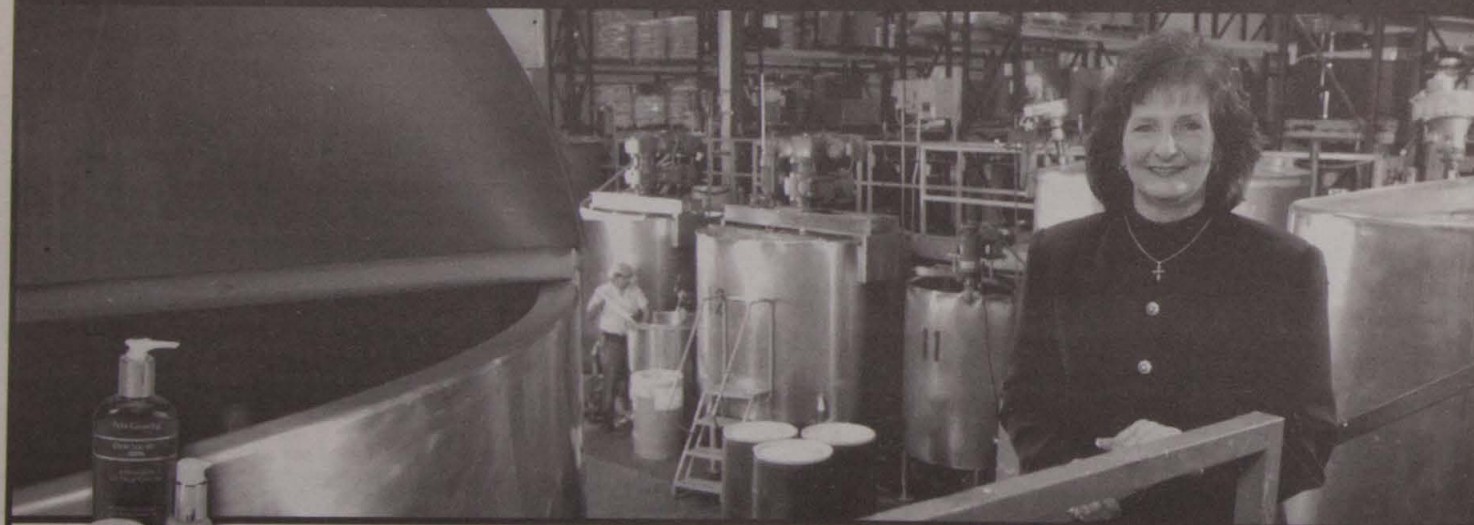
with many other women in public office and executive positions.

California's share of the 1998 formula grant funding allocation is \$190 million, based on the Department of Labor's estimate that 13.2 percent of individuals living in poverty and 21.2 percent of AFDC recipients in the United States are living in the state. Of that amount, 85 percent must be distributed to local Private Industry Councils according to an allocation formula. The remaining 15 percent may be distributed by the Governor to programs targeted at long-term TANF/AFDC recipients.

Welfare-to-Work grants are designed to benefit TANF recipients having a difficult time finding long-term employment. About 70 percent of the funds received by states must go to those who have been receiving government assistance for at least 30

continued on page 65

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Science, a Corona-based manufacturer of cosmetics and health-care products. "Business credit from Citizens Business Bank helped finance our move to a new, much larger facility."

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Tent Poles, Cookies and Kaper Charts Girl Scouting Prepares Some of the Next Generation of Business Leaders

by Lynda Giusti-Parra

With blustery rain clouds looming overhead, the biting chill of the wind greeted 11 sixth-grade Girl Scouts of Spanish Trails Troop 1276 and their leaders, Pam Frazier and Leslie Roth. Held in the middle of an Upland park, the meeting was called to order with an

opening ceremony. In oath-like fashion, the girls positioned their fingers together and recited the Girl Scout Promise:

"On my honor, I will try to serve God and my country, to help people at all times and to live by the Girl Scout Law." The Girl Scout Law followed:

"I will do my best to be honest and

fair, friendly and helpful, considerate and caring, courageous and strong, and responsible for what I say and do, and to respect myself and others, respect authority, use resources wisely, make the world a better place, and to be a sister to every Girl Scout."

In the presence of this small Upland troop, it's difficult to think of

Girl Scouts of the USA as an international organization. Each troop, however, is a viable branch of one of the largest charitable organizations in the world. Every Girl Scout is part of an international sisterhood. By sharing the same promise, law, symbols and belief in active citizenship, the organization strives to help the girls and others grow in positive directions.

Ask any former Girl Scout, like Katie Couric or Rosie O'Donnell, to recall the highlights of her scouting days and she'll probably recount fond memories of camping trips, visits to hospitals, event planning and selling cookies. These activities might sound a little too namby-pamby for young girls to be developing strong leadership skills, decision-making capability, teamwork orientation and interpersonal skill.

Make no mistake, however, this sisterhood has its place in the realms of the business world. Management expert Peter Drucker ranked Girl Scouts of the USA as one of the top performing, nonprofit organizations in the country. In a 1997 article in *Forbes Magazine*, Drucker cited the criteria for well-managed nonprofits to include clarity of mission, innovation, definitive results and performance appraisals.

Those definitive results come from practical lessons.

"We have two tents here. We're going to put them up to practice for Camporee coming at the end of April," explained Roth to the girls. "Six girls in one group; five in the other," she ordered.

Frazier knows how to handle groups — she used to be a high school teacher. She and Roth have been in Girl Scouting since their daughters expressed an interest back in kindergarten.

"When my daughter, Elissa, was five years old, she was eligible to become a Daisy Scout. But the Daisy Scout leader went on to other things. Basically, I picked up where the previous leader left off. I've been with this troop since then," said Roth, a former accounts payable clerk.

"Yeah," confirmed Frazier, "that's how Leslie and I became friends and ultimately, leaders for the Girl Scouts. My daughter, Katie, is a Junior. She has learned so much by being involved in and responsible for many projects. I've also learned a lot," Frazier said.

continued on page 66



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ADVERTORIAL

EMPLOYEES BENEFIT FROM NON-PROFIT HMOs

by Cyndie O'Brien and Kathleen Cade special to the Inland Empire Business Journal

One of the toughest jobs a company president or human resources manager has to deal with is selecting the right health benefit plan for the employee population. In today's world of competitive HMOs, it's often difficult to tell one HMO from another. When it comes to commercial plans in particular, the list of benefits offered by each HMO becomes a blur. Do the handful of non-profit HMOs offer any advantages?

CHECKING CONSUMER RATINGS

The Department of Corporations (DOC), the government agency charged with monitoring HMOs, regularly posts consumer-based evaluations of managed care organizations. They feature a hot-line which captures complaints that individuals register against their HMOs.

The DOC places the number of complaints received for each HMO on a statistical chart on their Web sites. Non-profit HMOs, such as Inter Valley Health Plan, routinely score well on these charts, receiving among the fewest complaint calls in the state, registering less than one complaint call for every 10,000 members.

Another trick to discovering which HMO commercial plans stand out from the pack is to check the consumer rating of the HMO's Medicare benefits (if they have one - most do). Because Medicare is so closely regulated, a number of government agencies and consumer groups have listed detailed rating statistics on HMOs who offer benefits to Medicare recipients.

While business owners and HR professionals are in the market for employee benefit plans and not Medicare plans, seeing an HMO's rating in the Medicare sector can often reveal how much emphasis an HMO really places on its members.

Medicare itself recently released results of a poll of

100,000 people enrolled in Medicare HMOs, establishing which HMOs were best in a number of categories. The results of the study were published in a recent issue of the *Los Angeles Times* and are also available at Medicare's community-access Web site. To Inland Empire business leaders, one fact that stands in Medicare's results for Southern California HMOs is that Pomona-based, Inter Valley Health Plan scores very well. In fact, Inter Valley had the highest rating in the "overall rating" category.

Perhaps it's time for the business sector to take notice of the quality of care being received by members, both commercial and Medicare, from non-profit HMOs.

WHAT IS A NON-PROFIT HMO, ANYWAY?

The vast majority of HMOs today are for-profit organizations. As mentioned above, Inter Valley Health Plan is an exception - and an exception that has now been successfully serving the health care needs of the Inland Empire for twenty years. Like other HMOs, most non-profits have seen growth over the last several years. Also, like other HMOs, non-profits place great emphasis on preventive care and health education.

How do non-profit HMOs differ from for-profit HMOs and what does it mean to be a non-profit HMO in 1999?

Traditionally, non-profit organizations were created to provide tax incentives for contributors. Despite changes in the tax laws over the years, contributions to non-profit organizations, which range from national organizations like the Red Cross to your local National Public Radio station have been, in part at least, tax-deductible. The government allows such deductions to encourage contributions by individuals to worthy organizations who qualified for such a tax status.

Non-profit HMOs, like Inter Valley Health Plan, fall under a different category of the IRS' (and the California Department of Corporation's) non-profit status.

Their non-profit status is based on the fact that they tangibly demonstrate a specific level of community service.

WHAT ARE THE BENEFITS OF SIGNING WITH A NON-PROFIT HMO?

Due to their unique structures, non-profit HMOs become deeply involved in their surrounding communities, much as the best hospitals do. The total, organizational focus of a non-profit HMO is on the care of its members: no one is concerned with stockholder relations or the price of the company's stock. In a non-profit scenario, there are no shares and no stockholders to please.

Regional, non-profit HMOs support the health care infrastructure of all of the regions in which they provide care. Furthermore, most non-profit HMOs preserve the traditional doctor/patient relationship in which physicians maintain their individual identities as health care providers to the community.

Because of their structure, more of non-profit HMOs' costs go directly to medical care as opposed to salaries, advertising, paperwork and profits.

Non-profit HMOs are involved in the communities they serve from the top level on down. Inter Valley, for example, features a board of directors made up of one-third consumers, one-third physicians and one-third hospital representatives. Much of Inter Valley's long-term planning is, therefore, determined by representatives of each of the key groups with whom the HMO works and serves.

NON-PROFITS OFFER INNOVATIVE PROGRAMS

These HMOs' status as non-profits and their community relationships push them to continuously design new and innovative programs that will benefit the needs of local businesses. Inter Valley, for example, was one of the first HMOs in California to offer a point-of-service plan. Their popular "Trilogy" program, developed

in 1994, enables employee members to see any physician, anywhere. Inter Valley implemented Trilogy to give members who choose the option maximum flexibility in the selection of health care providers.

Trilogy enrollees have the option to use physicians and other providers who are not under contract with Inter Valley. Members are free to go outside the system whenever they need care, but if they choose to receive care from providers within Inter Valley's contracted network, they will pay less.

It is programs such as Trilogy that provide business consumers with the ideal bridge between HMO managed care and indemnity insurance. Managed care provides quality health care at proven cost savings, while the point-of-service option allows for the use of non-contracting physicians and health care providers, without sacrificing coverage altogether.

NON-PROFITS LEAD THE WAY IN ALL CATEGORIES

As seen in study results, such as Medicare's recent poll, non-profit HMOs have a good reputation among their own members in several key categories. They maintain a high level of member satisfaction, are known for placing patient care above the bottom line and they provide quality care and service in the shape of a diverse variety of services.

When you combine these elements, there is no question that, so far as HMOs like Inter Valley Health Plan are concerned, non-profit status is a powerful factor in providing cost-efficient, quality care from providers who express a high degree of satisfaction with their HMO relationship.

Cyndie O'Brien is Communications Director with Inter Valley Health Plan, a federally qualified, non-profit HMO based in Pomona. Kathleen Cade is Director of Sales with Inter Valley. For more information about Inter Valley Health Plan, call (909) 623-6333.

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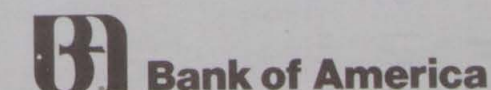
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FEATURE SPEAKERS

Eleanor Allen

Eleanor Allen owns Speaker Booking Service in Malibu. She places business people and high-profile celebrities into speaking and professional engagements. Her latest bookings include Astronaut James Lovell, Arianna Huffington, Academy Award winning producer Jon Landau and Larry King.

Kelly L. Austin

Kelly is vice president of Bailey Marketing Concepts/Sandler Sales Institute. As a sales consultant, trainer and coach, Kelly provides her clients with an inventive, yet systematic approach to increase revenue. An extraordinary and fun-filled speaker, Kelly teaches the Sandler selling system and coaches her clients to achieve a lifestyle of personal and economic abundance.



Suze Baez

Suze is one of the hottest stars on the motivation scene. Her unique approach to motivation gets people to raise their hands, raise their standards, raise the stakes and raise their voices to get what they want. Suze teaches people to flex their muscles in a positive direction.



Beverly J. Bailey

Beverly is owner of Bailey Strategic Human Resources, a consulting firm specializing in assisting organizations in avoiding the waste of financial resources through prudent employment practices. With over 20 years of experience in human resources in manufacturing, health care, and engineering Beverly has conducted many productive workshops for businesses.



Tiffany Brain

Tiffany holds a Certified Financial Manager designation with Merrill Lynch. She specializes in working with women and business owners to increase net worth over generations. Co-presenter, Clarissa Schnabel, Financial Consultant, has over 12 years of experience in the financial services industry. She specializes in managing portfolios for business owners and high net worth clients.



Enita Elphick

Enita Elphick, an entrepreneur in an industry known for its glass ceiling, has received the U.S. Small Business Person of the Year Award, the State of California Woman of the Year Award, among many other recognitions. Her global perspective of success starts with family, permeates business and expands through service to the local, state and national community.



Amy Lynn Frost

Amy, MBA, MA Psychology, worked for the Air Force for 21 years as a contract negotiator/TQM facilitator. She is part of the faculty for the University of Phoenix and co-director of Corporate Focus-Corporate Custom Training. Amy coaches, gives seminars, speaks and writes on spirit at work and personal/business life skills.



Dr. Patricia Rodgers-Gordon

Dr. Gordon earned her doctorate from the University of Southern California. She is director of the Career Center at CA State University, San Bernardino and co-owner of Career Solution. Dr. Gordon provides interactive, fun, motivational workshops, and training and helping people of all walks of life determine where they want to go and how to get there.



Cheryl Hilton

Cheryl Hilton has been helping people make the most of their money for the past 12 years. She is past president of the Riverside County Life Underwriters Assoc., a recipient of the "National Quality Award," and has conducted numerous workshops and seminars to major corporations and trade associations. Cheryl is an agent with New York Life and a registered representative for NYLIFE Securities.



Linda J. Hurley

Linda is a local entrepreneur with a corporate background. She is a networker committed to supporting women in business. With humor and gentle concern, Linda believes women must share their success strategies.



1999 WOMEN & BUSINESS EXPO FRIDAY, MAY 21

KEYNOTE SPEAKERS

Diahann Carroll
Arianna Huffington
Dr. Susan Forward



SEMINAR SESSIONS

SESSION 1
9:50 - 10:50 a.m.

SESSION 2
10:55 - 11:55 a.m.

SESSION 3
2:30 - 3:30 p.m.

A	"Think the Unthinkable and Do the Impossible" If you are letting facts stop you, if stress is in your way, if not enough time is your problem, don't miss Rita Kahn's talk. She will inspire you to move beyond all of this, going full speed ahead to do what you love and support your magnificence moment to moment. <i>Rita Kahn</i>	"Reality and the Success Continuum: A Global Perspective" This session focuses on the following issues: The deception of the importance of the impact of negative gender issues and a woman's success; assessing today's actions in determining long and short-term results; and flexibility and detachment in approach and planning for financial start-up. <i>Enita Elphick</i>	"What One Woman Can Do" "Waiting to follow your dream is like a disease in this country," says Rita Kahn. "First women wait until they graduate. They wait until they lose a few pounds or get a better education. They wait until they retire. I have a mission on this planet to end waiting!" Join us as Rita shows us how to take off the brakes and get our lives going down the road of dreams right now. <i>Rita Kahn</i>
B	"Reality and the Success Continuum: A Global Perspective" This session focuses on the following issues: The deception of the importance of the impact of negative gender issues and a woman's success; assessing today's actions in determining long and short-term results; and flexibility and detachment in approach and planning for financial start-up. <i>Enita Elphick</i>	"Heart and Soul for Today's Professional" Learn simple tools and techniques for creating balance, realizing more joy and living your dreams. Learn the ways of the "cherished self." Become a magnet for happiness, success and love. Discover how to follow your heart along the road to happiness. <i>Michelle R. Morris</i>	"Power Networking" As we approach the new millennium, we will find ourselves experiencing a whole new world in the selling of our products and/or services, as well as the day-to-day management of our careers and personal lives. We need to be in tune with the changes taking place, to achieve our goals we are going to have to use a more personal approach. "If we don't start networking, we may find ourselves out of work!" <i>Robbie Motter</i>
C	"Conflict Resolution" This workshop does not promise an end to conflict—conflict is inevitable and not necessarily harmful. This seminar will redefine conflict, provide strategies that get past impasses, teach you new communication skills, identify the major causes of conflict, help you resolve conflicts without losing relationships, and provide Win-Win strategies. <i>Dr. Patricia Rodgers-Gordon</i>	"Stand Up, Stand Out and Make It Happen" Now you can be the master of any situation. Get people to willingly and eagerly follow you. Suze teaches you the magic of influence. How to serve the customer, make the sale and influence the decision maker. Take control of your business and personal relationships. People love to do business with people they like. <i>Suze Baez</i>	"Finding Love (Again!)" Dating Survival for Today's Busy Woman What does it take to bounce back and find the right man for the right reason? Learn 7 keys to dating and finding love. Best places and ways to meet quality men. Secrets of why men fall in love and commit and 10 smart conversations to have before getting naked. <i>Connie Merritt</i>
D	"Power Networking" As we approach the new millennium, we will find ourselves experiencing a whole new world in the selling of our products and/or services, as well as the day-to-day management of our careers and personal lives. We need to be in tune with the changes taking place, to achieve our goals we are going to have to use a more personal approach. "If we don't start networking, we may find ourselves out of work!" <i>Robbie Motter</i>	"Finding Love (Again!)" Dating Survival for Today's Busy Woman What does it take to bounce back and find the right man for the right reason? Learn 7 keys to dating and finding love. Best places and ways to meet quality men. Secrets of why men fall in love and commit and 10 smart conversations to have before getting naked. <i>Connie Merritt</i>	"Stand Up, Stand Out and Make It Happen" Now you can be the master of any situation. Get people to willingly and eagerly follow you. Suze teaches you the magic of influence. How to serve the customer, make the sale and influence the decision maker. Take control of your business and personal relationships. People love to do business with people they like. <i>Suze Baez</i>
E	"Stress Management for Women" Busy and demanding lives require managing time and commitment in order to avoid stress. The trick is to learn how to function at optimal anxiety levels and avoid dangerous stress. Determine what makes you tick and what ticks you off. Attack stress at its roots and identify 7 main causes of stress. Handle feelings of anxiety and fear in stressful situations. <i>Erma Roquemore</i>	"Whose Comfort Zone Are You In? How to Lead the Life You Want and Be Happy Everyday!" When you first thought of whose comfort zone you are trying to stretch? Get inspired to laugh, learn and grow your own comfort zone. Learn what a comfort zone is, how to overcome obstacles and to feel great everyday! <i>Marilyn Sherman</i>	"How and Why Consumers Buy" Unlock the secret of rapid growth and big profits! Discover what you really want—and find the customers who will help you pay for your dreams. Surround yourself with the people and the ideas that make life worth living and loving. Learn exactly what to say and do to get exactly what you want NOW! Learn the language of success and never be lonely or broke again. <i>Nance Rosen</i>
F	"Taking Control—Financial Management Workshop for Women - Part I" Whether single or married, divorced or widowed, learn to maximize your finances and enjoy the benefits of sound financial management. Part I will focus on cash management, risk management and investment planning. <i>Cheryl Hilton</i>	"Diet and Exercise—FOR YOUR CLUTTER!" Put your clutter on a diet and exercise program with your own personal fitness trainer. Together we can reshape any "mess" into a streamlined wonder by learning specific exercise techniques for clutter in your home and office. <i>Sheila G. McCurdy</i>	"Does Your Thinking Limit Your Success?" Expand your thinking and increase your possibilities for success. Evaluate your current ideas about money and teamwork. Find out how the results you have in your life are a direct result of the quality of your thinking. Participate in an stimulating and interactive seminar using fun processes and exercises to demonstrate how people's perspectives are limited. <i>Jim Muller</i>

G	"How and Why Consumers Buy" Unlock the secret of rapid growth and big profits! Discover what you really want—and find the customers who will help you pay for your dreams. Surround yourself with the people and the ideas that make life worth living and loving. Learn exactly what to say and do to get exactly what you want NOW! Learn the language of success and never be lonely or broke again. <i>Nance Rosen</i>	"Business Image and the Entrepreneur" It's more than "Dress for Success," it's the ability to create a personal style that attracts business. Learn how to network effectively and market yourself everywhere you go. This session will cover personal dress, phone techniques, mentoring—and developing a personal style! <i>Linda J. Hurley</i>	"Taking Control—Financial Management Workshop for Women - Part II" Whether single or married, divorced or widowed, learn to maximize your finances and enjoy the benefits of sound financial management. Part II will focus on tax planning, retirement planning and estate planning. <i>Cheryl Hilton</i>
H	"Avoid, 'I Want to Think It Over'" Worried you'll end up chasing prospects? Upset you spent so much time and you don't know what's next? Many professionals hear their prospects say "That looks good...I want to think it over." Kelly will teach a method that eliminates the "think it over" in your business. <i>Kelly L. Austin</i>	"Help! I'm Stuck in a Meeting and They Ran Out of Donuts" Gain easy techniques that will distinguish you as a leader. Learn how to lead meetings that reach agreements, make decisions, and find solutions—fast. Now you can stay in control while you make progress toward results. This program is a must if you lead or attend meetings! <i>Steve Kaye, Ph.D.</i>	"Keeping Your Parachute Ready" Learn how to evaluate your business skills, maintain marketability, and keep a pulse on what you need for continued career growth. <i>Beverly J. Bailey</i>
I	"Have Fun, Make Money" Learn creative ways to get your business to stand out from the rest. Have fun meeting new and valuable business prospects. Find your niche and promote it to your advantage. Be daring—stretch the envelope—and enjoy the profit! This seminar will help business owners and entrepreneurs utilize these transferable techniques for business growth. <i>Daniel Silverman</i>	"Time Management Skills for Busy People" Does it seem like you never have enough time for work projects, family or even DARE I say, time for yourself? Is your time controlling you or are you controlling it? You will learn how to prioritize your time based on what matters, discover the difference between procrastination and incubation, and much more about time management. <i>Amy Lynn Frost</i>	"Five Keys to Success" Discover the five keys to success in your business or career. Gain practical techniques that help you promote the value of your work. Learn how to sell without appearing to sell. This program is a must if you want to be part of the future. <i>Steve Kaye, Ph.D.</i>
J	"Beyond Spellingcheck: Management Was the Driving Force Behind the Project" Learn a proven process for finding embarrassing and costly mistakes (such as names and numbers) your spellchecker can't find. Notice the spellingcheck failure in the title of this session. You'll also learn to find mistakes in your own writing. You'll leave this session with the tools you need to produce error-free text. <i>Ronnie Moore</i>	"The Spirit of Leadership" The sexes may be equal, but we are definitely different! Nowhere is this more evident than in our leadership styles. Come learn to delineate the differences between feminine vs. masculine management styles and how to capitalize on these differences and turn them into an advantage in the workplace. <i>Toni Johnson</i>	"Tapping Into Your Humorous Self" You will be introduced to and actually use skills which will assist you in making humor a normal part of your life. Humor is a very personal choice or way of viewing the world. We all have the ability to laugh and be funny in our own way. The true test is do I have the courage to dare to be my funny self. This workshop will help you do just that—and have fun doing it! <i>Amy Lynn Frost</i>
K	"Does Your Thinking Limit Your Success?" Expand your thinking and increase your possibilities for success. Evaluate your current ideas about money and teamwork. Find out how the results you have in your life are a direct result of the quality of your thinking. Participate in an stimulating and interactive seminar using fun processes and exercises to demonstrate how people's perspectives are limited. <i>Jim Muller</i>	"Speak for Success: Can You Use More Clients?" Learn how to promote yourself, your company and your service through public speaking—and have fun doing it! This seminar will help you to package yourself for speaking; discover the elements of a successful talk; learn seven tips for marketing events; and teach you how to get paid, professional engagements. <i>Eleanor Allen</i>	"Creating Credible Communication" This session will give you tools for spoken communication that will help you get your message across, increase the odds of being taken seriously and relationships, understandings and skills that will enhance your credibility in the workplace and get colleagues, clients, staff and management to communicate effectively with you. <i>Ronnie Moore</i>
L	"The Successful Manager in the New Millennium" Generation X, high-tech, information highways, and short-term employment. Learn the 10 best leadership skills that are needed to be successful in managing employees in today's business environment. <i>Beverly J. Bailey</i>	"Financial Strategies for Women Business Owners" This financial workshop focuses on managing working capital, using credit to your advantage, rewarding yourself and your employees, planning for succession, and securing your business' future. <i>Tiffany Brain and Clarissa Schnabel</i>	"The Superwomen Caper" Are you feeling that everyone "wants a piece of you" and there's nothing left to give? Do you feel guilty for not being able to "do more"? Learn strategies to help better achieve the delicate balance of home, family and work. <i>Toni Johnson</i>
M	"Heart and Soul for Today's Professional" Learn simple tools and techniques for creating balance, realizing more joy and living your dreams. Learn the ways of the "cherished self." Become a magnet for happiness, success and love. Discover how to follow your heart along the road to happiness. <i>Michelle R. Morris</i>	"Avoid, 'I Want to Think It Over'" Worried you'll end up chasing prospects? Upset you spent so much time and you don't know what's next? Many professionals hear their prospects say "That looks good...I want to think it over." Kelly will teach a method that eliminates the "think it over" in your business. <i>Kelly L. Austin</i>	"Whose Comfort Zone Are You In? How to Lead the Life You Want and Be Happy Everyday!" When you first thought of whose comfort zone you are trying to stretch? Get inspired to laugh, learn and grow your own comfort zone. Learn what a comfort zone is, how to overcome obstacles and to feel great everyday! <i>Marilyn Sherman</i>

PROGRAM

7:00 a.m.	Registration Booth Display - Networking	10:55 - 11:55 a.m.	Session 2 Lunch - Keynote Speakers
8:30 - 9:40 a.m.	Opening Keynote Session	Noon - 2:15 p.m.	
9:50 - 10:50 a.m.	Session 1	2:30 - 3:30 p.m.	Session 3 Network Reception/Booth Display
		3:30 - 4:15 p.m.	

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FEATURE SPEAKERS

Toni Johnson

Toni Johnson is an Inland Empire-based organizational effectiveness consultant, trainer and executive coach. Her areas of expertise are organizational assessments, change management, team development and leadership programs. Toni is president of Performance Plus and is 1999 president of the Inland Empire ASTD chapter and a charter member of PWR.



Rita Kahn

Rita Kahn, a nationally recognized columnist, TV hostess, and professional speaker, uses lots of humor and outrageous personal inspirational stories that make you realize that you can do it too. She is a Distinguished Toastmaster. You will not want to miss these presentations. Rita was featured in Woman's Day Magazine in their column, "What One Woman Can Do."



Steve Kaye, Ph.D.

Steve shows leaders how to create success. Author of two books and dozens of articles on leadership, with a Ph.D. in chemical engineering and 20 years of corporate experience, Steve knows what works in the real world. Expect to be informed and entertained.

Sheila G. McCurdy

Calling herself "chronically organized," Sheila extends compassion and light humor to anyone's organizing struggles. The owner of CLUTTER STOP®, Sheila also has corporate experience which enhances her ability and intuitive insights to organize in both homes and offices. She speaks throughout Southern California.



Connie Merritt

Connie Merritt, RN, PHN, holds degrees in nursing and business and travels the globe as a highly sought-after speaker and humorist. As a widow for 20 years, she developed this program's positive plan of action and is now married as a result of the information in her books, "Finding Love (Again!)," "The Dating Survival Manual for Women Over Thirty," and "Ten Smart Conversations to Have Before Getting Naked."



Ronnie Moore

Ronnie Moore is a solutions-oriented consultant and acclaimed trainer, speaker and writer. She has published many articles for business and general interest publications. She is the author of the international tape program entitled, "The Writing Roadmap: how to write anything... even if you hate to write."



Michelle R. Morris

Michelle is founder of The Cherished Self, an organization that teaches life enrichment tools. Author, speaker and workshop leader, she assists individuals in creating balance, discovering their potential and realizing more joy by learning tools to cherish themselves. Previously, Michelle was director of marketing for Dr. Deepak Chopra.



Robbie Motter

Robbie, owner of Contacts Unlimited, is a marketing and PR consultant, as well as the co-founder and current executive director of the Professional Women's Roundtable (PWR). She is a well-known speaker and for over 14 years has been helping clients expand their business and personal growth.



Jim Muller

Jim Muller works for Productive Learning and Leisure, a seminar company specializing in experiential learning. He has been recognized as a top national workshop leader and consultant and has extensive experience leading presentations on various subjects including communications, relationships and problem solving.



Erma Roquemore

Erma Roquemore is author and life strategist. She has spent the last decade conducting workshops and seminars nationwide and abroad that focus on optimizing intellectual capital and improving human performance. She is solicited by Fortune 500 companies to conduct seminars and workshops that are tinged with wit and humor. Her latest book is entitled, "24ki: Goal-Ten Steps to Personal and Professional Success."



Nance Rosen

Nance Rosen left a senior marketing executive position with Coca-Cola Company to host a syndicated radio show entitled, "Nance Rosen Bringing You Business." She is a professional speaker and an author of several publications including, "How and Why Consumers Buy, Secrets of the World's Most Successful Company: Coca-Cola."



Marilyn Sherman

Marilyn Sherman owns Stay Focused Seminars. She helps companies that want to have their employees feel better about themselves and who want to take their current level of success to the next level. She is the author of "Whose Comfort Zone Are You In?" which is the topic of her most popular keynote presentation.



Daniel Silverman

An established life insurance professional for over 20 years, Dan has had lots of fun making lots of money while developing his business. He has spoken on many different groups and been interviewed on TV and radio about how he insures all people (even "Dead Men Walking") at the lowest possible rates.



Where Are All the Workers?

by Stephanie DuPre

With unemployment continuing at record low levels, companies find themselves in the unusual position of having to search high and low for qualified employees to fill positions. More jobs are going unfilled or remaining vacant for much longer

than normal. Across the nation, companies are starving for skilled employees and looking for new ways to recruit qualified applicants to feed their need. Many companies are turning to employment services for help. With an extensive database of pre-screened and tested applicants, employment services can often find

the right person for a job in a fraction of the time it takes using conventional recruitment methods.

"Our phones are ringing off of the hook with clients desperate to fill positions," Lisa Kosinski says. As a branch manager for AppleOne Employment Services in Rancho Cucamonga, Kosinski deals with

Contrary to popular belief,
opportunity knocks three times.

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affordable and quality coverage — some for as little as \$1.35 a day.* Don't miss out. If you're a benefits administrator, call your broker. If you don't have a broker, or if you are a broker, call Health Net Broker Relations at 1-800-448-4411 to find out more. Either way, it's an opportunity that may come along only once (or, in this case, three times) in a lifetime.



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With more and more companies turning to employment services, finding the right agency is critical

client companies all over the Inland Empire. "They're discovering that classified ads don't work any more. Once upon a time you could place an ad and fill a job in two or three days. Now you might run an ad for weeks with no luck. Companies that have never used employment agencies before are calling us for help. They don't know where else to look."

Many hiring managers don't know what questions to ask of an employment service, either. When you decide to invest in an employment expert, you should make sure you're getting qualified experts who can deliver a result. Before you sign a contract or commit to any fee, determine if the employment service you've selected is right for you by asking a few questions:

The most important thing you should ask a prospective service is to describe what makes them different. If they talk about their guarantee or their great pricing, hang up the phone! Low prices do not mean good value. In this tight marketplace, you can separate the better staffing experts from the rest by testing their commitment to the applicant. A great employment service works hard for the job-seeker. You want to hear about what they do to attract and retain the most highly qualified candidates. Look for a service that provides comprehensive career development services to applicants to ensure you're getting the best recruits in the market.

You should also determine who will be handling your account. Is it the person you're talking to? Or is that person just a salesperson who will pass your information along to another person? The baton very often gets dropped when it's passed along. All of your needs should be handled with one phone call to your dedicated account executive. Be wary of services that maintain separate sales and staffing divisions.

One of the most efficient ways to ensure you're signing on with a qual-

continued on page 68

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Interviewing 101: 3 Keys to a Successful Interview

by Jodi Gildersleeve

viewing, but here are three things that will help set you apart from the other candidates:

First, look at your attire. If you are seeking an administrative position, wear a suit. Male or female, an appropriate suit will always make you stand out as a professional. Sorry ladies, the Ally McBeal mini-

skirt suit is only appropriate for television. If you're interviewing for a laborer position, then gentlemen, wear nice slacks and a button down shirt. Women wear a nice dress. No athletic shoes or sandals! Go light on the after shave or perfume. You don't get a second chance to make a first impression.

What you say is also part of your first impression. By far, the largest mistake most people I interview make is that they are too negative about their last position. You may be justified in your complaints about your last job, company or boss. An interview with a prospective new employer is not the time to air those complaints.

Finally, make sure you demonstrate genuine enthusiasm over the position. I only hire people who are excited about the position I'm offering. If you're not excited about the opportunity, why go on the interview in the first place? Your interest level in the position will show through in body language and your answers.

There are numerous ways that you can succeed. These three suggestions are a good start. With proper attire, positive attitude and enthusiasm you are on the right track to a great interview!

Jodi Gildersleeve is the Sales Manager and Professional Recruiter for Diversified Temporary Services. She can be reached at (909) 676-8077.


Protect the Financial Viability of Your Company: Actively Manage Your Employment Risk

Employment related lawsuits are skyrocketing at an alarming pace. In California's extremely litigious climate, no longer may a business simply take the "ostrich approach" and bury its head in the sand, hoping for the best. While no business can ever plan for every potential problem, employment practice planning can significantly minimize your exposure to employment related litigation.

Developing an employment practice plan that contains an active "risk management" component is a relatively new idea for most small- to medium-size companies. Organizations that would describe themselves as well prepared for

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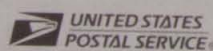
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Director of Commercial Sales



Trish Jacobson
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Employment Services/Agencies

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Ranked by Number of Offices in the Inland Empire

Company Name Address City, State, Zip	Offices I.E. Company Wide Yr. Estab. I.E.	Employees I.E. Prof. Recruiters 1998 Revenues	# of Searches/Year Search Area Type of Search Fee	Avg. Candidate Salary Range	Services, Payroll	Top Local Executive Title Phone/Fax E-Mail Address
1. AppleOne Employment Svcs. 1501 Rimpau, Ste. 105 Corona, CA 91719	8 300 1964	59 N/A WND	WND U.S., Canada None	Varies	Temporaries, Full-Time Clerical, Technical, Light Industrial, Payroll	Gregg A. Hassler Regional Vice President (909) 279-1100/279-1159
2. Labor Ready 4439 Mission Blvd., Ste. G Montclair, CA 91763	6 650 1986	42 2 WND	N/A	Varies	Temporary, Temporary to Hire, Industrial, Construction	Bill Peterson District Manager (909) 465-6453/465-9102
3. Kelly Temporary Services 818 N. Mountain Ave., Ste. 116 Upland, CA 91786	6 1,000 1965	35 N/A \$4 bil.	N/A	N/A	Temp., Temp. to Hire, Mktg., Lt. Ind., Clerical, Tech. & Tech. Support	Laura Kubik District Manager (909) 949-1895/949-1898
4. Manpower Inc. of San Bernardino 998 N. "D" St. San Bernardino, CA 92410	5 7 1959	28 20 WND	WND	WND	Clerical, Technical, Professional, Light Industrial	Evelyn Wilcox President/Owner (909) 885-3461/885-9969
5. W.G.I. Solutions 14150 Vine Place Cerritos, CA 90701	5 23 1983	50 5 WND	N/A	N/A	Light Industrial/Clerical Transportation/Technical Information Systems	Eddie Torres Area Manager (909) 351-4192/351-9941
6. Western Industrial Mgmt., Inc. a Div. of Barrett Bus. Svcs., Inc. 3243 Arlington Ave., #204 Riverside, CA 92506	5 60 1951	62 35 \$303 mil.	WND U.S. Negotiable	Varies by Skill	Lt. Industrial, Clerical, PEO, HR/Loss Control Services, Payrolling, Technical, Legal, Consulting, Exec. Search	Keith Rentschler Area Vice President (909) 890-1000/890-1010
7. Thomas Staffing 6700 Indiana Ave., Ste. 165 Riverside, CA 92506	5 22 1969	33 N/A WND	N/A	N/A	Clerical/Admin., Office Technical, Light Industrial, Temp/Temp to Full-Time	Kathy Bolte Area Vice President (909) 686-4111/274-0417
8. Interim Personnel 3633 E. Inland Empire Blvd., #133 Ontario, CA 91764	4 700 1986	32 5 WND	N/A	Varies by Skill	Lt. Industrial, Technical Acctg. Div., Legal, Clerical, Health Care, On-Premise	Sandra D. Bolger Group Vice President (714) 990-3414/990-0558
9. Kimco Staffing Services, Inc. 6840 Indiana Ave., Ste. 110 Riverside, CA 92506	4 25 1986	41 10 \$83 mil.	15,000 S. Cal. Negotiable	Varies by Skill	Office/Light Industrial/ Technical/Financial/Temp/ Temp to Hire, Direct Placem.	Audrey Loera Area Manager (909) 390-9881/390-9886 kimcomkte@ix.netcom.com
10. Winners Circle Personnel 4345 Lowell St., #F Ontario, CA 91761	4 5 1990	20 14 WND	N/A S. Cal.	Varies by Skill	Direct Hire, Temp., Placement for Mgmt., Tech., Acct., Clerical, Ind.	Jan Faulk President (909) 974-4120/974-4130 janfaulk@aol.com
11. Olsten Staffing Services 268 W. Hospitality Ln., #107 San Bernardino, CA 92408	4 1,400+	WND WND \$4 bil.	N/A 14 Countries	Varies by Skill	Clerical, Industrial, Temporaries, Temp-to-Hire, Full-Time	Kathy Gans Regional Director (714) 222-0966/222-0766
12. Comarco Staffing, Inc. 14011 Park Ave., Ste. 170 Victorville, CA 92392	4 1 1989	30 6 WND	400 WND Contingency/Retainers	\$55- 75,000	Lt. Industrial Clerical Engineering/Technical	Robert A. Lovingood President (760) 245-1460/245-1725
13. Best Temporary Services 1410 Third St. Riverside, CA 92507	4 6 1989	25 6 WND	WND S. Cal. 10% Sal.	\$6-18	Light Industrial, Heavy Industrial, Clerical, Technical	Marty Ferguson Vice President (909) 369-1111/369-8291
14. Diversified Temporary Services Inc. 43533 Ridge Park Dr. Temecula, CA 92590	3 3 1984	14 9 \$8 mil.	N/A So. Cal. Negotiable	Varies	Clerical, Accounting, Lite Industrial, Technical, Medical, Management	Bonnie Renz-Hanna CEO (909) 676-8077/699-1581
15. Princeton Corporate Consultants 630 S. Indian Hill Blvd., Ste. 1 Claremont, CA 91711	3 3 1977	6 6 \$2.6 mil.	WND Nationwide Standard-33 1/3%	\$60,000	Medical Devices Pharmaceuticals Plastics	Steve Adams Sr. Vice President (909) 625-3007/621-0315
16. Human Resources Ctr. (Div. Harding) 2234 S. Mountain Ave. Ontario, CA 91762	3 5 1958	18 3 WND	500 L.I. Prof./Tech.	N/A	Technical Clerical Lite Industrial	Bonnie LaBarber Vice President (909) 986-0567/986-0657
17. Remedy Intelligent Staffing 10280 Indiana Ave. Riverside, CA 92503	3 260 1965	37 N/A WND	N/A	N/A	Clerical Support Lite Industrial	Joe Pulaski, V.P., LIT Div. Alice Bowers, V.P., BSG Div. (909) 354-5595/358-0214
18. Westaff 400 S. Ramona Ave. Corona, CA 91719	3 425 1989	12 8 \$600 mil.	WND I.E. WND	WND	Temporary, Temp-to-Hire, Direct Placements	K.A. Aguilar Area Manager (909) 734-9300/734-6824 cacorona@westaff.com
19. Initial Talent Tree 130 S. Mountain Ave., Ste. K & L Upland, CA 91786	2 180 1976	11 N/A WND	N/A	N/A	Clerical, Financial/Acctg., Light Industrial	Ellen Hendrickson Market Vice President (909) 982-6566/949-9691
20. The Culver Group 8599 Haven Ave., #205 Rancho Cucamonga, CA 91730	2 21 1979	16 N/A WND	WND Nationwide Contingency	Varies	Permanent Sales, Mgmt. and Marketing	John Breen Area Manager (909) 989-3333/989-3962
21. Helpmates Staffing Services 9267 Haven Ave., #180 Rancho Cucamonga, CA 91730	2 10 1965	10 N/A WND	N/A	N/A	Clerical Accounting, Technical Light Industrial	Dan Struve CEO (909) 484-2688/484-2699
22. Olympic Staffing Services 1365 W. Foothill Blvd., Ste. 3 Upland, CA 91786	2 8 1983	12 28 WND	WND S.B./Riv. Cntys. None	Varies	Temporary Permanent Staffing	Mike Schell Vice President/Gen. Mgr. (909) 612-1588/612-1594
23. Robert Half Accountemps 3633 Inland Empire Blvd., Ste. 480 Ontario, CA 91764	2 250 1996	11 5 WND	WND Worldwide Contingency	Varies by Skill	Temporary, Temp-to-Hire, Full-Time, Specialized Financial Staffing	Fred M. Capalby III, CPC Branch Manager (909) 945-2292/945-2299
24. Robert Half Accountemps 74-040 Highway 111, Ste. 228 Palm Desert, CA 92260	2 250 1996	3 2 WND	WND Worldwide Contingency	Varies by Skill	Temporary, Temp-to-Hire, Specialized Financial Staffing	Fred M. Capalby III, CPC Branch Manager (760) 836-1826/836-1822

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Toyota's Class of 1999 Over-Achievers

Camry - the best-selling car two years running

For the second straight year, the Toyota Camry wears the crown as the #1-selling car in America (based on R.L. Polk calendar years 1997, 1998 total car registrations). With rock-solid reliability, a long list of safety features and a smooth ride, it's easy to see why the Camry once again outsells the Honda Accord and the Ford Taurus.

In addition to being the best-selling car in America for the second year in a row, the Camry is also one of the safest. In a recent government crash test, the Camry earned five stars for front passenger protection. Every Camry protects its occupants with a standard driver and front passenger airbag supplemental restraint system (SRS), front seat belt pretensioners with force-limiters, child protector rear door locks, an available anti-lock brake system (ABS) and an available front seat side-impact airbag supplemental restraint system (SRS).

The automotive press has also praised the Camry's ride. An editor at *Car and Driver* described it as "wonderfully free of annoyances, so silent and vibrationless, so creamy over the road" and added, "The ride is damn near heavenly."

In the category of midsize sedans, the Toyota Camry has become the benchmark for quality, safety and performance.



Consumers Digest named the Toyota Camry a "Best Buy" for three years in a row (based on Consumers Digest, December 1997, 1998, 1999).



Solara, also a 1999 "Best Buy", combines room-for-four and distinctly sporty feel in a sleek, eye-catching package.



Sienna, another 1999 "Best Buy", offers unsurpassed driver and passenger protection.



The Tundra's V8 delivers 245 horsepower and 315 pounds-feet of torque and still achieves L.E.V. (low emissions vehicle) emissions classification.

that will accommodate a variety of cargo requirements.

Just think of the 1999 Toyota Sienna minivan as a Swiss Army pocket knife that you can drive and park in your garage.

Solara, an expression of personal style

New for model year 1999 is the Toyota Camry Solara, which blends sports car excitement and performance with mid-size comfort and value.

Styled at Toyota's CALTY Design Center right here in Newport Beach, the excitement builds the moment you set eyes upon the Camry Solara's sleek, seductive shape and its fluid, flowing lines.

The Solara coupe and the Camry sedan ride on essentially identical platforms, but extensive adjustments to stiffen the Solara's overall body structure imbue the Solara with a distinctly sporty feel.

However, ride comfort was not sacrificed. A priority in the Solara's development was to isolate passengers from noise, vibration and harshness that come from wind, engine and road. In fact, Solara prototype interiors were found to perform on a par with the Lexus ES300.

Combining the excitement of a sports car and the practicality of its Camry sibling, the 1999 Solara is the personal luxury coupe that lets you have it all.

All-new 2000 Tundra hits the trails

You'll be ready for anything in the new millennium in Toyota's all-new full-size truck with an optional V8.

The Toyota Tundra, which hits showrooms May 1999, features all-new sheet metal and rides on an all-new chassis that is larger, considerably stronger and more rigid than that of the truck it replaces. Its platform sets a new standard in the full-size truck segment for handling, ride comfort and interior noise isolation, offering an ideal mix between work and personal use.

Tundra will be available in a wide variety of configurations, including V6 or V8 engines, two- or four-wheel drive, two-door regular-cab with an eight-foot bed or four-door Access Cab with a six and a half foot bed. With the 4.7 liter V8 option, the Tundra will offer the most sophisticated power-plant ever in a full-size pickup.

The all-new, full-size 2000 Toyota Tundra has what it takes to carry, haul or pull anything you can throw at it.

* Based on Consumers Digest 1999.

Employment Services/Agencies

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Ranked by Number of Offices in the Inland Empire

Company Name Address City, State, Zip	I.E. Offices, Company Wide Yr. Estab. I.E.	Employees I.E. Prof. Recruiters 1998 Revenues	# of Searches/Year Search Area Type of Search Fee	Avg. Candidate Salary Range	Services, Payroll	Top Local Executive Title Phone/Fax E-Mail Address
25. Volt Services Group 1201 University Ave., #204 Riverside, CA 92507	2 350 1985	600 15 WND	N/A	WND	Clerical, Accounting, Industrial, Assembly	Sunny Simms Regional Manager (909) 682-1932/275-0126
26. Amvigor Staffing Services 569 N. Mountain Ave. Upland, CA 91786	2 3 1988	30 6 \$1.5+ mil.	N/A I.E., Orange/L.A. Cntys.	Varies by Skill	Engineering, Technical, Computers, Clerical, Light Industrial, Administrative	Victor Teller Director (909) 920-5037/920-5040
27. Starks & Assoc. Staffing Service 1150 N. Mountain, #101A Upland, CA 91786	2 2 1995	4 2 WND	N/A California Negotiable	\$25-75,000	Administrative Recruiting, Technical Temporary/Full-Time	Anita Starks Principal Consultant (909) 931-4441/931-4445
28. A.S.I. 750 Terrado Plaza #31 Covina, CA 91723	2 5 1994	10 N/A \$12 mil.	N/A	N/A	Tech Support, Lt. Ind., Temp/Temp to Hire Clerical/Accounting	Marsha Malloy CEO (626) 859-2366/915-0330 malloyasi@earthlink.net
29. C/E Search, Inc. 42335 Washington, Ste. E-120 Palm Desert, CA 92211	1 1 1983	40 N/A WND	7 50 to 100 Retainer/Contingency	\$40-80,000	Construction Engineering	James E. Brown President (760) 568-3060
30. Mgmt. Recruiters, I.E. Agency 19 E. Citrus Ave., Ste. 201 Redlands, CA 92373	1 700 1986	4 3 \$250 mil.	200 International Contingency	\$50,000	Construction/Engr. Arch.	Maurice R. Meyers Manager (909) 335-2055/792-4194
31. United Staffing Solutions, Inc. 14240 St. Andrews Dr., Ste. 201 Victorville, CA 92392	1 6 1997	5 N/A \$10 mil.	2,000 Cal. None	Varies by Skill	Temp. Employees Perm. Placement Medical Registry	Carol Thomas Office Manager (760) 241-5250/241-5901
32. Norrell Services 2143 E. Convention Center Way, Ste. 170 Ontario, CA 91764	1 350 1964	7 1 WND	N/A	Varies by Skill	Full Service, Administration, Lt. Industrial, Office Support	Kathy Shaw Sr. Cust. Svc. Mgr. (909) 937-0281/937-0298

N/A = Not Applicable, WND = Would Not Disclose, na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730. Researched by Jerry Strauss. Copyright 1999 IEBJ.

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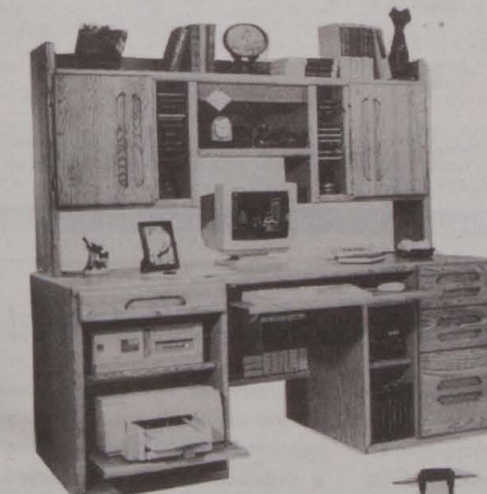
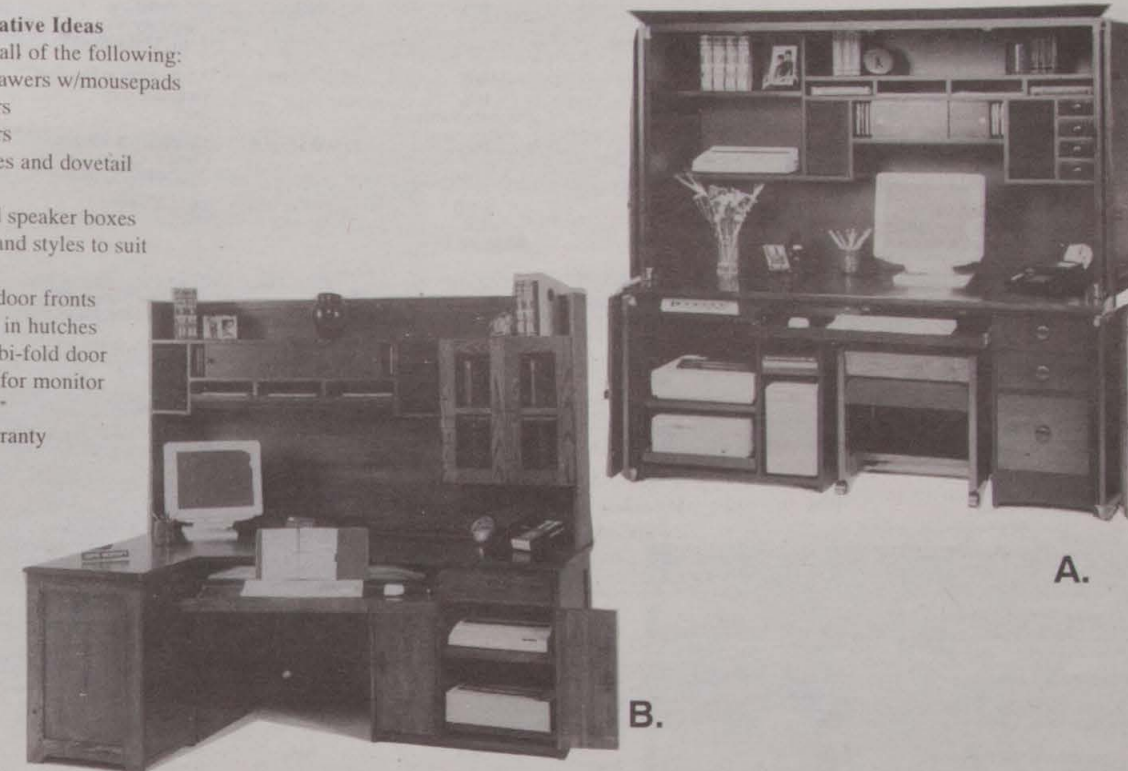
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Employment Services/Agencies

Ranked by Number of Offices in the Inland Empire

Company Name Address City, State, Zip	I.E. Offices, Company Wide Yr. Estab. I.E.	Employees I.E. Prof. Recruiters 1998 Revenues	# of Searches/Year Search Area Type of Search Fee	Avg. Candidate Salary Range	Services, Payroll	Top Local Executive Title Phone/Fax E-Mail Address
33. Riverside Personnel Svcs., Inc. 3590 Central Ave., Ste. 200 Riverside, CA 92506	1 1 1978	10 N/A WND	N/A	N/A	Full/Part-Time Temporary Accg./Office Support	S. Mitchell/Z. Beard Co-Owners (909) 788-7900/788-1676
34. Search West 2151 E. Convention Ctr. Wy., Ste. 121B Ontario, CA 91764	1 5 1982	14 12 WND	400 U.S. Contingency/Retainers	\$30-110,000	Administration-Financial Technical Sales	Nate Reddicks General Manager (909) 937-0100/937-0101
35. Corestaff Services 3200 Inland Empire, #120 Ontario, CA 91761	1 4 1980	20 15 WND	N/A	\$5,000-\$15,000	Temporary & Permanent, Clerical, Light Industrial Accounting, Technical	Paris Gustin Area Sales Manager (909) 989-4818/948-1249
36. Ultimate Staffing Service 10681 Foothill Blvd., Ste. 210 Rancho Cucamonga, CA 91730	1 26 1994	WND 3 WND	WND I.E. Employer Paid	WND	Light Industrial, Clerical	Marissa Ashton Area Manager/Partner (909) 945-2191/945-3270 inland@ultimatestaffing.com
37. Accountants Overload 430 N. Vineyard Ave., Ste. 320 Ontario, CA 91764-5496	1 7 1962	8 7 WND	WND	\$30-50,000	Temporary, Temp-to-Hire, Full-Time Placements in Accounting, Finance	Sherri Stewart Area Manager (909) 937-2150/937-2141
38. Office Team 3633 Inland Empire Blvd., Ste. 480 Ontario, CA 91764	2 200+ 1996	11 4 WND	N/A Worldwide Contingency	\$20-45,000	Temporary, Temp-to-Hire, Specialized Administrative Staffing	Fred M. Capably III, CPC Branch Manager (909) 945-2282/945-2299
39. Authorized Personnel Service 9007 Arrow Rte. Rancho Cucamonga, CA 91730	1 1 1994	9 N/A WND	N/A	\$6-8	Industrial, Clerical	Deborah Televera Office Manager (909) 466-1881/466-0476
40. Gage & Associates 5053 LaMart, #101 Riverside, CA 92507	1 1 1976	8 6 \$1.5 mil.	300 I.E. 20-30%	\$20-100,000	Permanent Full Service	Arthur M. Gage President (909) 684-4200/684-6138
41. JM Staffing 615 E. Foothill Blvd., Ste. A San Dimas, CA 91773	1 1 1998	WND 5 WND	WND S. Cal. Negotiable	\$15-150,000	Temp-to-Hire, Clerical, Technical, Accounting, Mgmt., Light Industrial	Chiquita Bell Cooper President/CEO (800) 560-0402/(909) 599-3598 cbc@jmstaff.com
42. Premier Personnel Inc. 10630 Town Center Dr., #105 Rancho Cucamonga, CA 91730	1 2 1996	9 2 WND	N/A	Varies by Skill	Temporary, Full-Time, Accounting, Engineering, On-Site Management	Charlesetta Fountain V.P./Partner (909) 980-3003/980-2773
43. Kelly Staff Leasing 110 W. A, Ste. 1700 San Diego, CA 92109	1 2,000 1980	N/A	N/A	N/A	Prof. Employer Org., H.R. Outsourcing, Payrole, Adm., Benefits, Risk Mgmt., Maintain Personnel Systems	Cassandra Mitchell Business Development (800) 87-STAFF/(909) 672-0561
44. Accountants On Call 1650 Spruce St. Riverside, CA 92507	1 53	4 2 WND	N/A	N/A	Accounting Bookkeeping	Vic Schneider President (909) 686-2100/686-2662
45. Benchmark 2540 S. Grove Ave. Ontario, CA 91761	1 8 1996	4 3 WND	WND	\$8-15	Production Staffing	Lisa York Area Manager (909) 930-1040/930-0402
46. McNaughton Associates/Tempex, Inc. 3600 Lime St. Riverside, CA 92501	1 1 1994	2 2 \$250,000	6-10 Nationwide Employer	\$75,000 up	Executive Search Permanent & Interim	Sperry MacNaughton President (909) 788-4951/788-4953 sperry@pacbell.net

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ADVERTORIAL

Diversified Staffing Marks 15 Years of Professional Excellence and Community Dedication

Diversified Temporary Services Inc. is celebrating its 15th year in business. Diversified is a major independent staffing service with offices located in Temecula, Corona and Ontario. Diversified specializes in staffing companies with general labor, light industrial, clerical, management, technical and professional temporary employees.

Since its incorporation in 1984, Diversified has grown to be the tenth-largest in the staffing industry for sales and has built an outstanding reputation for exceptional customer service. The staff has grown from 3 to 13 and is continuing to increase.

Diversified's concept is built on the idea that using staffing service should be easy, convenient and efficient. Over the years, their customers have learned that when they call, they will receive courteous, efficient service. Their professional Personnel Coordinators respect your time and are trained to ascertain your needs and requirements quickly and accurately so that they can fill your vacancy with the best possible employee the first time, every time.

As an independently owned company, Diversified is able to provide a friendly, cooperative environment for their temporary employees, with an

emphasis on teamwork. Their employees work with them, not for them. As a result, the employees are known for their integrity, reliability and commitment to their assignments.

Diversified's employees receive many benefits, including paid holidays, 401K, credit union, medical and dental benefits, but most of all their employees receive their personal involvement and interest in their welfare. At Diversified, quality employees receive quality benefits and it shows.

Bonnie Renz Hanna is the President/CEO of Diversified. Her two children, Lisa Fuess and Anthony

Renz serve as vice president and director of operations and safety, respectively. This family-run business is dedicated to finding employees jobs.

Diversified has a professional image and many of their clients have been long-time partners in employment. Diversified's three divisions are medical, financial and accounting and executive recruiting. Lisa Fuess has created a new division of Diversified now known as DTS HealthCare Staffing, which specializes in staffing front and back office medical and dental professionals as well as medical

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REAL ESTATE

\$12 Million Fontana Facility Called Pacesetter in Transloading Industry Huge New Building Houses Five Rail Spurs

A new \$12 million building in Fontana, featuring the diversity of a concrete floor that could handle major airliners and that admits five rail spurs, yet is complemented by

inets, conduit and fence posts.

Heykoop explained that Budway's new facility was designed and built with the necessary strength to quickly and accu-

"The building, by necessity, has no interior walls. To solve the inherent sheer and seismic issues, Oltmans built a dozen moment frames, using 36-inch support columns, each anchored by 35 yards of concrete. These columns rise out of a 10-inch thick, double reinforced concrete floor that can hold 32 million pounds of steel. A separate system supports the cranes, providing a 90-foot span and 39-foot clearance," Heykoop said.

Designed by Facilities Engineering of Anaheim, the heart of the material handling system are two computerized cranes, powered by electric motors that delicately move along two parallel rails on either side of the building.

"These are the biggest cranes in town, bigger than the local steel processors," said Heykoop.

An unusual feature of the cranes are the hoist attached cabs which enable them to move 350 feet per minute.

Ken Smith, a crane operator for Budway, said the new single hoist system is high tech compared to the company's earlier system.

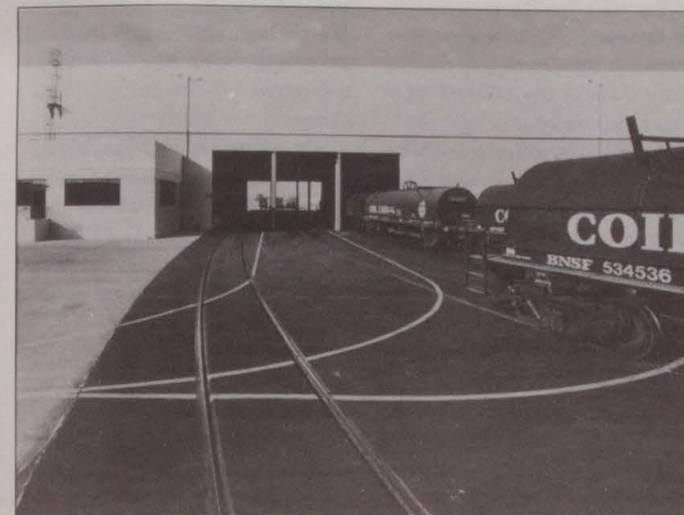
"This is computer assisted. Previously, workers on the ground had to find the appropriate coil and manually hook it up to a crane. This system allows me to do most of the work alone," Smith said.

Heykoop explained that computers in the company's Dispatch Department identify the proper coil for each customer. This information

is electronically transmitted to crane operators, each of whom has a laptop computer. The crane operator then moves his equipment to the precise aisle and coil, hooks it and moves it to an awaiting truck for delivery.

Computers also track all loads to be delivered and to what destination. A pneumatic system fires a bill of lading from dispatch to the crew on the loading floor. Heykoop uses a bar code gun to verify that the right load is on the right truck and that the load is complete. He then sends the bill of lading back to dispatch which marks the load out.

"In trucking, documentation is



Rail cars, moving along two of five spurs into new \$12 million transloading facility for Budway Trucking in Fontana, CA, will have steel product unloaded and stored for future re-loading onto trucks for delivery. Built by Oltmans Construction Co. of Whittier, CA, the 120,000-sq.-ft. plant is considered the most state-of-the-art transloading facility in North America and the only of its kind to admit five rail lines into its building.

the precision of two computerized 30-ton cranes, is being called the most state-of-the-art rail transloading facility in North America.

Recently completed by Oltmans Construction Co. of Whittier, the 120,000-sq.-ft. headquarters for Budway Trucking is located north of Interstate 10 just east of Interstate 15 at 13600 Napa St. The property was formerly owned by Kaiser Steel and is contiguous to the California Speedway in Fontana.

"With five rail spurs extending through our building, we can accommodate 60 rail cars at a time. No distributor runs that much rail into a building. That's why we can transport 125 loads of steel a day," said Dan Heykoop, director of business planning for Budway.

Budway's primary activity is the receiving, storing and transporting of 33,000 - 38,000 pound rolls of cold rolled and galvanized finished steel used to make desks, cab-

ratesly unload, re-load and deliver the product.

Massive steel rolls weighing as much as 52,000 pounds arrive aboard rail cars along five rail spurs from such leading customers as USS-CAPS (a joint venture of U.S. Steel and Pohang Steel of Korea) via Burlington Northern Santa Fe and Union Pacific Railroads.

"Having the capacity to handle two railroads serving us means we're never down," Heykoop declared.

During the evening two cranes unload the steel rolls from 40 rail cars in just six hours. During the day the same cranes, equipped with 4,000-pound hooks, lift coils off the floor and place them on flat bed trucks for delivery.

Oltmans Construction Co. erected the building not only to hold the massive weight of up to 3,600 steel rolls, but to exacting standards that enable the computerized cranes to smoothly move to and fro, Heykoop said.



Operator of 30-ton computerized crane hoists 38,000 pound roll of steel and prepares to load it on awaiting truck for delivery at a new \$12 million transloading facility for Budway Truck in Fontana, CA. Built by Oltmans Construction Co. of Whittier, CA, the 120,000-sq.-ft. plant features two computerized cranes, a concrete floor thick enough to handle major airliners, and can accommodate 60 rail cars at a time.

everything. Our computer system tracks whether, when and where we achieve proof of delivery (POD). I can look at the computer and see what has been delivered and what

continued on page 38

Dinwiddie Construction Starts Amgen Laboratory

Women Leading Project Team

Dinwiddie Construction Co. has started construction of a new research laboratory for biotech manufacturer Amgen Inc. that is notable both for its advanced technology and the number of women holding leadership positions in the project team.

Foundations have been poured for the four-story, 133,300-square-foot Phase I of Building 30 at 2100 Amgen Center Drive, with completion scheduled for next summer, according to Dinwiddie Project Executive Melody Spradlin. The building consists of research laboratories pilot plant with supporting offices and is being constructed of precast concrete panels with a window wall exterior enclosure system over a structural steel frame. Three of the four floors have interstitial spaces separating the laboratories to enhance their isolation. Phase II of Building 30 will comprise 218,000 square feet. The design is by JFP, Flad & Associates, Bechtel & AEL.

The Dinwiddie construction team is headed by Senior Project Manager Tom Rafferty with Jim Hearn as project supervisor and Spradlin serving as project manager for biotechnology.

Spradlin moved to Southern California with her family to oversee the biotechnology portion of the Amgen work. She is something of an anomaly in the male dominated commercial construction industry. She is an acknowledged leader in biotechnology and biopharmaceutical construction, who lectures nationally in

the field and has been featured in university studies and trade publications.

She graduated from the U.S. Naval Academy with a bachelor's degree in engineering, then earned an M.B.A. from New Hampshire College and a master's degree in civil engineering and construction engineering and management from Stanford University.

On the Amgen project, however, she is hardly an anomaly, since the project team includes a number of women, most of them at the senior level.

The Dinwiddie team includes the following:

Candy Brooks, project manager. Brooks studied psychology at UCLA and Cal State Northridge, with additional education in construction technology and architecture at UC Irvine and Santa Monica College. She is overseeing the shell, including steel, concrete and window wall construction.

Sandra Bugg, project engineer for Dinwiddie. Bugg earned a bachelor's degree in architectural engineering from California Polytechnic University.

Tina Coen, office manager. Coen joined Dinwiddie in 1990 and worked at The Getty Center as office manager/executive secretary.

Chiqui Aniceto, jobsite secretary. Aniceto studied architectural and construction technology at Pierce College.

Irene Walters, project accountant. She worked on the Getty Center for

five years and has been on the Amgen project for two years. The Amgen owner's team includes:

Sally Epling Galvin, manager of process development operations. She represents Amgen in the programming, design and construction process.

Jennifer Litauski, project engineer for Amgen, is the lead engineer for process equipment and controls for the process development pilot plant and laboratory building.

Caecilla Tjan, project coordinator for Amgen. She is responsible for document management and has been instrumental in implementing new project management software for Amgen's Engineering & Operations Department.

Vicki Hillyer, architect/attorney, is a partner in Constructive Concepts Inc., a program/construction management corporation.

The design consultant team includes:

Irene Lo, project manager for Flad & Associates Construction in San Francisco, is a Registered Architect.

Lifia Rasovsky, project engineer, is a senior electrical engineer and head of the Electrical Department in the Walnut Creek offices of Affiliated Engineers, Inc. A Registered Professional Engineer, Rasovsky earned a bachelor of science degree from the Polytechnic Institute in Minsk, USSR.

Marcia Babalas, principal of Melendrez Babalas Associates, serves as the landscape architect.

E. Teal Brogden, vice president and principal of Horton Lees Lighting Design, Inc., is working closely with the project team to create lighting systems that are fully integrated with the architectural design and enhance the designer's concepts.

Hrout-Tania Tina Aghassian, designer for Horton Lees Lighting Design, is involved in all phases of the project, from schematic design through construction and post occupancy.

Pran Patel, senior project manager for Amgen who has been instrumental in selecting the various team members from all backgrounds, said the \$250 million project is distinguished by the youth of the project team as well as by the number of women.

"Most projects of this size are run predominantly by men, but there is an excellent balance of men and women on this team," Patel said. "Young people bring the benefit of energy and new ideas. For most, this is the greatest project of their careers, and they are extremely enthusiastic. They work very hard, dedicating many extra hours, including some Saturdays."

Amgen is a global biotechnology company that discovers, develops, manufactures and markets cost-effective human therapeutics based on advanced cellular and molecular biology. Founded in 1980 by a group of scientists and venture capitalists, Amgen employs at its Thousand Oaks campus alone approximately 3,500 people in some 36 buildings totaling

Western Pacific Housing...

continued from page 3

square feet.

In Norco's Hidden Valley region near the intersection of the 91 and 15 freeways, Western Pacific is developing 217 home sites on a 235-acre parcel, which required extensive grading and community infrastructure development. A close working relationship with both the California Department of Forestry and the Army Corps of Engineers was forged to preserve the ecological integrity of the site while extending the community's available equestrian amenities, according to Meredith. The company will introduce six floor plans all on half-acre lots offering 2,405 to 3,890 square feet in the third quarter of 1999.

Even though the two sites are distinctly different in terms of location, product price point and the degree of planning and development necessary to reach the market place, Meredith emphasized their similarities in terms of the company's strategic objectives.

"We have developed an extremely well funded, decisive and nimble organization ready and able to move quickly on opportunities, which fit our business plan," Meredith said. "In short, if we see

value for our home buyers, we are all over that opportunity regardless of the development challenges presented. Additionally, we are continuing to expand our involvement in "in-fill" projects throughout Orange County and the Inland Empire."

A recent *Wall Street Journal* profile on the company noted its flexible, decentralized management structure and its unique willingness to pursue and capitalize on opportunities which other large-scale home builders cannot or will not pursue as critical to their gains throughout every major market in California. As company President Craig Manchester puts it, "We won't let any deal get away because we were not diligent enough or flexible enough. We think outside the box and react with the speed and integrity which land sellers expect and deserve in today's dynamic economic climate."

Western Pacific Housing maintains five operating divisions throughout California from San Diego through the Oregon border. The company, whose 1998-99 retail deliveries are projected to exceed \$400 million, anticipates continued accelerated growth in 1999-2000, and beyond.

Administrator named...

continued from page 38

"We need to do as much as we can with the corporations and communities in the area," he explains. Patzer was manager of policy analysis and marketing at CBS as well as a senior consultant for the Satchi Corporation, a national research and strategies group. He also has run workshops for many private organizations, and has done research on physical attractiveness.

Patzer had been dean at Stanislaus' school of business for four years. Before that he served as head of the department of marketing at the University of Northern Iowa and earlier had chaired the department of marketing and business law at Loyola

Marymount University. He has also held visiting professor positions at Hong Kong University of Science and Technology and at the University of Dublin, Trinity College.

Patzer earned an M.S. in psychology from Pittsburgh State University, an M.B.A. in business administration from the University of Minnesota and his Ph.D. in business administration from Virginia Polytechnic Institute and State University.

He takes over for Eldon Lewis, who has been the interim dean for the past year and is now going to return to his teaching post in the department of accounting and finance, says Fernandez.

Kaiser Permanente Physician Receives Personal Excellence Award

Derek Li, MD, a physician in the Internal Medicine department at the Kaiser Permanente Medical Center in Fontana, recently became the recipient of the "Ray Kay, MD, Personal Excellence Award."

The "Ray Kay, MD, Personal Excellence Award" honors a physician who most exemplifies a long-term commitment to excellence and to the Kaiser Permanente Medical Care Program. Quality of care, reliability, cooperation, productivity, community service, dedication, innovation, research, and contribution to medical literature is the criteria used in selecting a recipient of this award. Dr. Kay was one of the founders of the Kaiser Permanente Medical Care Program and the first medical director of the Southern California Region.

Board certified in internal medicine and geriatrics, Dr. Li is a

graduate of Rush Medical College in Chicago, Illinois and completed his residency at Los Angeles County-University of Southern California Medical Center. He joined Kaiser Permanente in 1989.

In recent years, Dr. Li has also been honored with numerous awards including the "Outstanding Physician of the Year" and "Family Medicine Teacher of the Year."

"Dr. Li is a role model for all of us," noted Philip S. Carney, Jr., MD, area associate medical director at the Kaiser Permanente Medical Center in Fontana. "His excellent clinical skills, commitment to patients, and compassion for people make him truly deserving of this award."

Kaiser Permanente, the nation's largest HMO, has been providing comprehensive, affordable health care to the Inland Empire for more than 50 years.

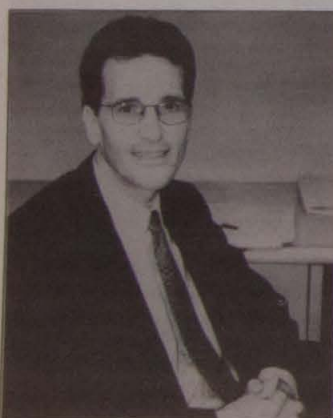
PROFESSIONAL WOMEN'S ORGANIZATIONS



- Professional Women's Roundtable (PWR Chapter of the National Assn. for Female Executives): Robbie Motter, Exec. Dir., 909-679-8048.
- National Association of Women Business Owners (NAWBO): Katherine Boeckeler, President, 909-590-6578.
- Executive Women International, Inland Empire Chapter: Rebecca Sawyers, 909-799-1999.
- American Business Women's Association, San Bernardino Chapter: Patricia Heacock, 909-427-1839.
- American Business Women's Association, Redlands Chapter: Terry Brown, 909-793-1131.
- Women to Women Networking Group, Inland Empire: Patricia Heacock, 909-427-1839.
- Colton Business & Professional Women: Estella Aboytes, 909-794-3633.
- Professional Women of Redlands: Theresa Lantz, 909-796-7419.
- East Valley Professional Women's Network: Terry Brown, 909-793-1131.
- Rialto Business & Professional Women: Janetta Anderson, 909-877-0625.
- Yucaipa Christian Business & Professional Women's Council: Sharon Orr, 909-820-2080.
- Women Entrepreneurs Network: Marcy Musselman 909-789-8417.
- Womens Referral Service: Carrie Nishikawa 909-920-1403.

This information was provided by "For You Magazine."

Stanislaus Administrator Named Dean of CSUSB Business School



Gordon L. Patzer

Gordon L. Patzer, dean of the School of Business Administration at Cal State, Stanislaus, will take over duties as dean of the College of Business and Public Administration at Cal State, San Bernardino on July 1.

Patzer's ties to the corporate world were a chief reason for his appointment, says provost and vice president for academic affairs at CSUSB, Louis Fernandez.

continued on page 39

\$12 Million Fontana Facility...

continued from page 37

hasn't," said Heykoop.

He added that computers also control the top speed of trucks for safety and economies.

On the strength of its building features, notably its heavy duty floor and rare dual rail capacity, Heykoop is attracting major manufacturers who cannot afford down time.

He revealed that this month Alcoa Aluminum and Anheuser Busch will begin transporting prod-

uct through the new Budway plant.

"The strength of our building turns out to be its critical feature. Oltmans Construction made it happen. The steel columns that hold up the high-speed cranes, in particular, were erected to exacting specifications. Oltmans built them without a hitch.

"A top marketing official for Burlington Northern Santa Fe said at a recent industry meeting that our facility is the most advanced of its kind in North America," Heykoop concluded.

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THE 6TH ANNUAL
WORLD TRADE
CONFERENCE
& EXPO '99

May 13, 1999
Ontario Convention Center
Ontario, California

The 6th Annual
WORLD TRADE
CONFERENCE
& EXPO '99

Trade relations with China improving despite Asian financial crisis

The pulse of China's economy is getting stronger everyday.



By H'Tien Han, PhD
Vice President, Central Western
China Development Association
USA

China initiated major economic reform and modernization in 1979 - moving from a command or centrally planned economy to a socialist market economy. Since then, the country's economic performance has been most impressive.

In the past twenty years, the economic growth rate has averaged 9.7% annually. Even with the economic crisis in Asia in the last two years, the Chinese economic engine continued to move forward with a respectable increase of 7.8% in 1998.

In terms of gross domestic product, total growth was more than 20 times from 1979 to 1998.

Today, China has the seventh largest economy in the world.

China is a vast country in more ways than one.

In 1979, the country's problems were overwhelming. Initially, the central government in

Beijing decided to limit development efforts to the coastal region of the country.

The first city to experiment with the new system was Shenzhen in Guangdong province. Then, development gradually extended to Guangzhou, Xiaman, Hainan Island, Shantou, Shanghai and other cities along the Pacific ocean.

In the early 1990's, development efforts also extended to the inland areas.

In 1997, the central government made another major policy decision to accelerate economic development in the central western China.

Chongqing, previously a city in Sichuan province, was given the status of municipality - the same status as Beijing, Shanghai and Tianjin.

Chongqing quickly became the hub of the region with a population of 30 million.

In order to promote faster economic growth, preferential treatment in resource allocation, regulations, tariffs, taxes, and other related privileges are granted to this region.

The region today is comprised of 15 provinces with a population of 800 million. It is the new frontier of economic growth in China.

Chongqing is endowed with abundant and rich natural and human resources. The agricultural, industrial and service sectors have experienced very significant changes and development in recent years.

In line with glasnost - Chinese style - China has established economic and trade relations with

proaching 400 billion dollars a year, an increase of more than 16 times in the last twenty years. In terms of international trade volume, China ranks tenth in the world. United States trade with

China increased very significantly over the years. Unfortunately, our exports to China have been relatively low in comparison with our imports from the country. Consequently, we have steadily worsened our trade balance. In the first two months of 1999 alone, the U.S. has a 9.5 billion dollar trade deficit with China.

It is imperative that we export more to China in the future. There are so many American products, services, and equipment that could compete in China. These

range from consumer products and services, industrial products, agricultural products and technology, aquaculture, machinery, equipment, raw materials, technology, telecommunication and pollution controls.

In general, the Chinese are very receptive to American products. The opportunities are limitless for all kinds of business, no matter how small.

China's foreign trade is approaching \$400 billion a year, an increase of more than 16 fold over the last 20 years.

more than 220 countries and regions throughout the world.

China's foreign trade is ap-

proaching 400 billion dollars a year, an increase of more than 16 times in the last twenty years.

China's foreign trade is ap-



Trading People

America debates its needs

By Thomas Le Gro
Attorney at Law

When most people discuss global trade, thoughts of widgets floating along in some huge container ship on the high seas come to mind. But in Washington, D.C. this past year the global product being debated looked strangely like . . . well, you and me.

It seems old-fashioned brain power or, as many insist, a lack of it, has been causing quite a stir.

Each year Congress authorizes the Immigration and Naturalization Service (INS) to admit 65,000 temporary professional workers into the U.S. on H-1B visas to work on five-year leases. The problem was that in the 1998 fiscal year the limit was reached five full months before its end in October, as the increasing demand for educated workers prompted companies to look off-shore for help.

Consequently, hi-tech companies and universities went into panic mode, scurrying off to Congress for help in relieving what appears, at least, to be a very real shortage of skilled professional information technology (IT) workers in the U.S.

The Information Technology Association of America (ITAA) recently reported there are already 346,000 vacancies in IT positions countrywide. In addition, the Department of Labor reports the fastest-growing industry over the next 10 years and the three fastest-growing occupations will be IT positions.

To make matters worse, Department of Education data shows since

1986 the number of U.S. students earning bachelor's degrees in computer and information sciences has fallen by 40% to 24,553.

Some observers, such as the AFL-CIO and the U.S. General Accounting Office, contend the reported IT worker shortages have not been adequately substantiated. They point out the declining number of students earning bachelor's degrees in computer science does not necessarily translate into current or future shortages. They say today only 25 percent of IT workers have bachelor's degrees in computer science. The other 75 percent obtained needed skills through other training paths—master's degrees, associate's degrees, or special certification programs.

The AFL-CIO further argues against increasing the H-1B cap asserting IT companies only want to depress IT workers' wages by replacing them with lower cost aliens.

It would be an understatement to say this treatment of the issue is at best cursory. Having spent several years in a programming environment with AT&T and now as a member of the American Immigration Lawyers Association, I would like to make a few observations.

First, America is without question the world leader in IT. Second, the demand for qualified IT workers

has, particularly in the Silicon Valley, pushed companies into a bidding war for their services. Anecdotally, I know of several programmers in the valley pulling down six figures for writing code, which incidentally is why heads-up software companies like local I/O Software are locating in the Inland Em-

Each year Congress authorizes the INS to admit 65,000 temporary professional workers into the U.S.

pire close to universities where they can attract, new graduates in a less competitive environment.

Third, if American companies can't find the help they need at home, they'll take the jobs to wherever the workers may be. Fourth, if American companies don't match jobs to skills, foreign companies trying to catch up will. India is already enjoying a booming software development environment.

Fifth, educated workers don't take away American jobs. They allow us to keep supporting positions such as administrative assistants, managers and the creative thought processes here at home. Lastly, if your children are close

to entering college and can spell Microsoft, advise them that computer scientists can make a lot of money!

To the delight of hi-tech companies and universities, Congress last year passed legislation temporarily raising the H-1B caps. The total number of H-1B visas is up to 115,000 in 1999 and 2000, and 107,500 in 2001 before returning to the 1998 limit of 65,000. The legislation also provided safeguards in that employers are now required to attest under penalty of large fines that no American IT workers could be found and none was replaced by the alien worker.

But don't assume Congress' actions provided meaningful relief to employers seeking hi-tech help in the global marketplace. According to a recent report issued by INS officials, 92,638 H-1B visas were approved through the end of March.

The report predicts the new cap will be reached in May, four months before the fiscal year end. Most informed sources I know say support for increasing the caps again is thin. It's easy to conclude the price of IT workers is about to go up even further.

Thomas Le Gro is an attorney at law specializing in International Trade and Immigration. He is also the chairman of this year's World Trade Conference.



Sixth Annual World Trade Conference & Expo '99

Inland Empire International Business Association teams up with the US Department of Commerce, SEMA and the Ontario Chamber of Commerce

Keynote Speaker

**JACK W. LAVERY, Senior Vice President
Director of Public Policy Research
Merrill Lynch & Co., New York**

In his role as director of public policy, Jack Lavery orchestrates public policy research and supports top management with corporate white papers and strategic assessments.

Prior to this, Lavery headed Merrill Lynch's Global Securities and Research and Economics Group. He also ran the Firm's overall equities business from February 1988 through October 1990. From mid-1987 to mid-1988, Lavery also served in the then rotating senior management role of the Director of Corporate Strategy for ML & Co.

Lavery joined Merrill Lynch in 1981 as chief economist and director of economic research. He serves on the Advisory Board for the Center for Economic Policy Studies at Princeton University. He also serves in an advisory capacity to Arizona State University's Center for Finance. He served three years on the Board of Governors of the National Association of Securities Dealers.

Lavery also serves on various boards including the Advisory Board for the Center for Economic Policy Studies at Princeton University and Arizona State University's Center for Finance.

Program Schedule

7:30 AM to 3:00 PM Registration Guests/Attendees

9:00 AM to 12:00 PM Seminars / Exhibits Are Open

10:00 AM to 11:30 AM Video-conference With Mexico

12:00 PM to 1:30 PM Export Awards Luncheon/Keynote Speaker

1:30 PM to 5:00 PM Seminars / Exhibits Reopen

5:00 PM Expo Closes

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Workshop Schedule

9:00 AM to 9:45 AM Finding, Screening & Selecting International Trading Partners - *Richard A. Powell, RCCD-CITD*
CE Mark: Your Product's Passport to Europe - *Robert Murdock, Sigma Quality Systems Automotive*
International Market Research - *Marc Santucci, Elm International*

10:00 AM to 11:30 PM **LIVE INTERACTIVE VIDEO CONFERENCE**
NAFTA's Impact on the Banking, Trucking and Transportation Industries -
Live hook-up with CETYS Universidad, Calexico, Ca and Universidad de La Salle, Mexico City, Mexico

10:00 AM to 10:45 AM Exporting Services - *Jack Azzaretto, Vice Chancellor, University of California, Riverside*
Toyota Racing Development's Re-Entry Into the Automotive Aftermarket - *David Wilson, Vice President of Marketing and Strategic Planning*

11:00 AM to 11:45 AM Foreign Corruption & Bribery: Limiting Your Firm's Exposure - *Frank Myers, Partner, Myers & Fleming LLP*
Effective International Business Agreements - *John W. Tulac, Attorney At Law*
Utilizing Global EDI Networks (Automotive) - *Gayann Reynolds & David Santos, AT&T*

2:00 PM to 2:45 PM International Business Resources - *Fred Latuperissa, DOC*
ITA, Joe Sachs, USEAC, SBA, Melissa Williams, USAID
Collecting Payment From Your International Customers - *Edmund A. Bretz, Bank of America*
Leveraging JETRO's Programs to Obtain Business in the Japanese Market - *Ralph Inforzato, JETRO Japan*

3:00 PM to 3:45 PM Cross-Cultural Communications: What to Expect - *Elena Romine, PhD, UCR, Extension*
International Marketing on the Internet - *Maira Jacobs, Department of Commerce, ITA*
Challenges to Exporting: Experienced SEMA Exporters Provide Their Insight - *Bella Huele, Snug Top, Klaus Hubrich, Rancho Suspension; Nate Shelton, K&N Engineering; Bob Keller, Turbonetics; Tony Munoz, American Racing Custom Wheel*

4:00 PM to 4:45 PM Trade Representative Panel - Representatives from South Africa, Argentina and the Netherlands discuss trade opportunities available in their countries



Export trade alive and well in the Inland Empire

The Inland Empire region of Southern California remains one of the fastest-growing regions in the Western United States.

Earlier this year the U.S. Department of Commerce Inland Empire Export Assistance Center, Ontario, CA, released new trade information which showed the Inland Empire remains one of the fastest growing regions in the Western United States.

This growth is largely attributed to the region's recent emergence and success in the international economy demonstrated in the following data:

- With a dollar value increase in exports of \$974 million from 1993 to 1997, the Inland Empire has an astounding 89.1% growth rate.
- In terms of export dollar increases, the Inland Empire ranks 65th nationally and in the top 25% of the fastest growing U.S. metropolitan centers.
- The region stands as the 60th in the nation and ninth among the Pacific region with \$2.06 billion in total export sales for 1997.
- The Inland Empire ranks fifth in the highest recorded economic growth rate in the state.

Among leading exports produced in the Inland Empire are: industrial chemicals, consumer goods, medical equipment/serv-

ices, computer software services, agriculture equipment/services, architectural/engineering services, and environmental equipment.

Export Data

Current statistical data on the IE demonstrate the economic strength and potential for the region as a major contributor to the national Gross Domestic Product recorded at \$8.1 trillion for 1997.

Nationally

The U.S. two-way merchandise trade totaled \$1,555 billion in 1997, with exports of \$678 billion and imports of \$877 billion (indicating a \$199 billion deficit).

In 1997, domestic exports of goods and services supported over 12.1 million U.S. jobs. On average, the wages of workers in jobs directly supported by goods exports are 14 to 16 percent higher than the national average.

Source: 1998 Business America Statewide

Statewide

California's 1997 total exports were \$103.8 billion out of the U.S. total of \$678

billion, supporting approximately 1.53 million California jobs.

California's Leading Export Sectors consist of the following:

- Electronic Equipment 27.8%
- Industrial Machinery and Computers 26%
- Transportation Equipment 10.2%
- Instruments and Related products 8.3%
- Food Products 5%

Source: MISER, Series 1 Data

What is the IEEAC?

The Inland Empire Export Assistance Center supports over 3,000 regionally based manufacturers and is one of over 160 offices worldwide, providing export counseling to small and medium businesses.

The IEEAC, located in Ontario, California, is one of 92 export assistance centers, which offers companies a comprehensive range of export facilitation services in one location.

The center is part of the U.S. Department of Commerce's U.S. and Foreign Commercial Services. From Athens, Greece to the Inland Empire region of Southern California, the 1,300 men and women of the U.S. and foreign commercial

service promote and protect U.S. business interests abroad. The commercial service is a global network strategically located in more than 220 cities worldwide to assist U.S. exporters. Overseas, the commercial service is present in 78 countries which represent more than 95 percent of the world market for U.S. exports.

For more information or assistance for your company, contact the trade specialists at:

U.S. Department of Commerce,
Inland Empire Export Assistance
Center, U.S. and Foreign
Commercial Service,
International Trade
Administration, 2940 Inland
Empire Blvd., Ste. 121, Ontario,
CA 91764

Fred Latuperissa, Director
Ph: 909/466-4134
Fx: 909/466-4140
Website: www.ieaac.com

WTC to feature special U.S.-Mexico trade panel

Audiences in Ontario will book up and interact with counterparts in real time at a video conference with trade officials in Mexico City and Calexico.

On Dec. 17, 1992, the United States, Canada and Mexico signed an historic trade record. The North American Free Trade Agreement (NAFTA) is the most comprehensive free trade pact (short of common market) ever negotiated between regional trading partners, and the first reciprocal free trade pact between an emerging country and industrial countries.

NAFTA is a region-wide agreement that progressively eliminates tariffs and non-tariff barriers to trade in goods; improves access for services trade; establishes rules for investment; strengthens protection of intellectual property rights; and creates an effective dispute settlement mechanism.

NAFTA provides significant new benefits and opportunities for industries in the U.S., Mexico and Canada. The main objectives of the agreement are:

- To eliminate barriers to trade in goods and services;
- Promote conditions of fair competition within the free trade area (FTA);
- Increase investment opportunities within the FTA;
- Effect protection and enforcement of intellectual property rights;
- Create a framework for further coopera-

tion to enhance the benefits of the agreement.

Service Trade

The service industry accounts for two-thirds of the U.S. economy but just one-fourth of U.S. exports to Mexico because of the many restrictions on the exchange of services.

In financial service, Mexico will eliminate most restrictions on foreign majority ownership of banks, securities firms, trucking services and insurance companies by the year 2000.

The Video Conference

On May 13th, a live, interactive symposium focusing on financing/banking and transportation will be conducted at the Sixth Annual World Trade Conference & Expo '99.

The session will link the audience at the Ontario Convention Center with their counterparts at the CETYS Universidad, Calexico, California, and Universidad de La Salle Centro de Internacional Educacion in Mexico City, Mexico.

The topics to be covered by the speakers will be the impact of NAFTA on the banking industry and on trucking and trans-

portation.

Business owners will learn how their companies can benefit from the huge volume of trade between the two countries as a result of NAFTA and how business relations can be developed with NAFTA partners. The risks of doing business in Mexico will also be discussed.

Center for Global Management

The Center for Global Management, based in San Bernardino, is comprised of educators, business professionals in the private sector, and international trade specialists at the federal government level.

The center draws on resources available through the United States Department of Commerce Commercial Service Office in Ontario, and other international trade organizations in the Inland Empire.

Advisory Board Members Center for Global Management

Mo Vaziri, Ph.D., Director of CGM,
Professor of Finance, California State
University, San Bernardino

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Public Administration, CSUSB

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M. Malia Vincent-Finney,
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Inland Empire International Business
Association

Greg Williams, Ph.D.,
Administrative Director, Marketing
Department, Loma Linda University
Medical Center

Law Firms

Ranked by Number of Attorneys in the Inland Empire

continued on Page 46

Firm Address City, State, Zip	# Attorneys in I.E. # Partners in I.E.	Specialties	Clientele	# Offices in I.E. # Offices Co. Wide	Office Manager in I.E. Title	Local Managing Partner Title Phone/Fax E-Mail Address
1. Best Best & Krieger LLP 3750 University Ave. Riverside, CA 92501	102 48	Civil Litigation, Government & Natural Resource Law, Business	City of Corona, Riverside Community Hospital Foundation, Ontario Mills	4 5	Doyle Letbetter Executive Director	John Wahlin Chairman, Mgmt. Comm. (909) 686-1450/682-4612
2. Thompson & Colegate 3610 Fourteenth St. Riverside, CA 92501	22 9	Civil Litigation, Real Estate, Construction, Estate Planning, Employment	Insurance Companies, Auto Companies, School Districts, Hospitals, Govt. Agencies	1 2	Linda Asam Office Manager	Jack Marshall Managing Partner (909) 682-5550/781-4012 tnc3@ix.netcom.com
3. Gresham, Savage, Nolan & Tilden, LLP 600 N. Arrowhead Ave., Ste. 300 San Bernardino, CA 92401	19 16	Corporate Business, Real Estate, Mining, Taxation, Litigation, Estate Planning, Environmental	WND	2 2	Kate Myers Financial Administr.	John C. Nolan Chairman, Mgmt. Comm. (909) 884-2171/888-2120 info@gst-law.com
4. Lewis, D'Amato, Brisbois & Bisgaard 650 East Hospitality Lane, Ste. 600 San Bernardino, CA 92408	18 7	Public Entity Defense, Insurance Litigation, Business & General Litigation and Appeals, Employment Law	Various Cities, School Districts, and Numerous Insurance Carriers	1 6 (CA)	Sandra Wray Office Manager	Kenneth T. Kreeble Managing Partner (909) 387-1130/387-1138
5. Schlecht, Shevlin & Shoenberger 801 E. Tahquitz Cyn. Wy., Ste. 100 Palm Springs, CA 92262	18 4	Real Estate Law, Commercial & Business Litigation, Probate & Estate Planning, General Business Law, Family Law	WND	1 1	Charlene Treach Office Manager	Daniel T. Johnson Managing Partner (760) 320-7161/323-1758 ssslaw@qte.net
6. Covington & Crowe, LLP 1131 West Sixth St., Ste. 300 Ontario, CA 91762	16 12	Municipal, General Civil Litigation, Real Estate, Tax, Employment, Estate Planning, Probate, Family, Business Law, Bankruptcy	Public Agency Law, Corporate, General Business, Construction, Civil Litigation, Municipal Law, Family Law, Real Estate, Tax, Employment Law, Estate Planning, Probate	1 1	Kim Navarro Holme Administrator	Donald G. Haslam Co-Managing Partner (909) 983-9393/391-6762
7. Reid & Hellyer, P.C. 3880 Lemon St. Riverside, CA 92501	14 8	Litigation, Labor and Employment Law, Land Use, Zoning, Probate, Estate Planning, Environmental	WND	1 1	Ron Hill Administrator	Richard D. Roth President (909) 682-1771/686-2415 rhlaw@rhlaw.com
8. Redwine & Sherrill 1950 Market St. Riverside, CA 92501	11 7	Condemnation & Water Law, Civil, Business & Tax Litigation, Real Estate & Business Law, Tax & Estate Planning, Probate	N/A	2 2	Robert H. Matheson Administrator	Justin McCarthy Managing Partner (909) 684-2520/684-9583
9. Even, Crandall, Wade, Lowe & Gates 9483 Haven Ave., Ste. 102 Rancho Cucamonga, CA 91730	11 5	Insurance Defense, Corporate Defense, Medical Malpractice, Products Liability, Insurance Coverage	Insurance Companies, Auto Companies, County of Riverside, County of Los Angeles, Financial Companies	1 4	Kathi L. Lewis Office Administrator	Curtis L. Metzgar Director (909) 483-6700/483-6701
10. Law Offices of Herbert Hafif 269 W. Bonita Ave. Claremont, CA 91711	11	Civil Litigation, Commercial & Business Litigation, Wrongful Termination, Product Liability, Bad Faith Litigation, Class Actions	WND	1 2	N/A	Greg Hafif Attorney (909) 624-1671
11. Burke, Williams & Sorensen, LLP 3403 Tenth St., Ste. 300 Riverside, CA 92501	10 5	Business, Real Estate, Securities & Finance, Environment & Public Law; Civil Litigation, Education Law, Worker's Compensation Law	Health Care, Toxic Tort	1 1	April Van Wye Chief Adm. Officer	Geoffrey K. Willis Member-Mgmt. Comm. (909) 788-0100/788-5785
12. Bonne, Bridges, Mueller, O'Keefe & Nichols 3403 Tenth St., Ste. 800 Riverside, CA 92501	10 2	Litigation, Trial Work, Emphasis on Professional Liability and Employment Law	Counties of Riverside & San Bernardino, Kaiser, Farmers, Norcal SCPIE, NCMIC Insurance	1 6	Judy O'Neil Office Manager	Michael Lubrani Managing Partner (909) 788-1944/782-4666
13. Varner, Saleson & Dobler LLP 3750 University Ave., Ste. 610 Riverside, CA 92501	10 4	Corporate, Business, Real Estate, Mining, Taxation, Litigation, Estate Planning, Environmental	Stater Bros. Markets, Yeager Construction, Matich Construction	1 1	Lorie Hobday Financial Administrator	Bruce Varner Managing Partner (909) 274-7777/274-7770
14. Rose, Klein & Marias 3633 E. Inland Empire Blvd., Ste. 400 Ontario, CA 91764	9 3	Workers' Compensation, Personal Injury, Asbestos Litigation	Individuals	2 8	Patti Melick Office Manager	Robert I. Vines Managing Partner (909) 884-6014/944-1722
15. Middlebrook, Kaiser & Popka 1411 North "D" St. San Bernardino, CA 92405	9 3	General Trial Practice, Insurance Defense, Insurance Coverage	Insurance Companies, Self-Insured Governmental Entities, Self-Insured Companies	1 2	Nancy Hillhouse Administrator	Michael Kaiser Managing Partner (909) 888-5751/888-7360
16. Cihogoyenette, Grossberg & Clouse 3602 Inland Empire Blvd., Ste. C-315 Ontario, CA 91764	8 3	Gen. Civil Litigation, State/Federal Courts, Comm. Transactions, Real Estate/Condemnation, Municipal Law, Empl. Law, Construction Defect, Police Civ. Liab. Defense, Road Design/Defect Litig.	Cal. Joint Powers Ins. Authority, Inland Empire Utilities Agency, California Department of Corrections	1 1	N/A	Principals (909) 483-1850/483-1840 sgrossberg@hotmail.com
17. Gilbert, Kelly, Crowley & Jennett 3801 University Ave., #700 Riverside, CA 92501	8 3	Insurance Defense, Including Personal Injury, Product Liability, Premises Liability and Construction Defect, Family Law, Business Litigation, Bankruptcy, Appellate, Bad Faith	Regional, National and International Insurance Carriers, Self-Insured Corporations, Individuals, Municipalities	1 4	Kathy McCormick Supervisor	Peter Godfrey Managing Partner (909) 276-4000/276-4100
18. Elliot, Snyder & Reid LLP 101 E. Redlands Blvd. Redlands, CA 92373	7 3	Civil Litigation, General and Professional Liability Defense, Medical Malpractice Defense, Sports and Recreation Defense	Large Medical Clinics, Physicians, Residential Care Facilities, Parks, Race Tracks, Recreation Assoc.	1 1	Julie Clancy Administrator	Scott Elliot Resident Managing Partner (909) 792-8861/798-6997
19. Lobb, Cliff & Roth 1650 Spruce St., #500 Riverside, CA 92507	7 4	Business/Real Estate Litigation and Transactions, Insurance Defense, Insurance/Employment Law, Probate, Corporate, Bankruptcy	Kentucky Fried Chicken Corp. Snow Valley, LLC, San Geronio Girl Scout Council	1 1	Mark Lobb Managing Partner	Mark Lobb Managing Partner (909) 788-9410/788-0766
20. Fullerton, Lemann, Schaefer & Dominick 215 North "D" St., First Floor San Bernardino, CA 92401-1712	7 3	Business, Civil Litigation, Real Estate Taxation, Estate Planning, Probate, Corporate, Insurance	Diocese of San Bernardino National Orange Show Bonadiman-McCain Eng.	1 1	Bette Stracke Legal Administrator	Wilfrid Lemann Managing Partner (909) 889-3691/888-5119
21. Mower, Koeller, Nebeker, Carlson & Halluck 412 W. Hospitality Ln., Ste. 300 San Bernardino, CA 92408	5 2	P.I., Insurance Defense, Premises & Products Liability, ADA Claims Employment Law	Insurance Companies, Builders, Self-Insured Companies, Contractors, County of San Bernardino	1 4	Nancy Simas Office Administrator	J. Lowenthal/J. Tierney Managing Partners (909) 381-3334/889-2007

Law Firms

Ranked by Number of Attorneys in the Inland Empire

continued from Page 45

Firm Address City, State, Zip	# Attorneys in I.E. # Partners in I.E.	Specialties	Clientele	# Offices in I.E. # Offices Co. Wide	Office Manager in I.E. Title	Local Managing Partner Title Phone/Fax E-Mail Address
22. Mugg & Harper, LLP 325 W. Hospitality Ln., Suite 110 San Bernardino, CA 92408	5 2	Insurance Defense, Personal Injury, Family Law, Civil, Business, General Litigation	Insurance Companies, Cities, Counties, Governmental Agencies	1 1	Carol Espinosa Office Manager	M. Mugg/L. Harper Managing Partners (909) 885-4491/888-6866
23. Wilson, Borrer, Dunn & Davis, LLP 255 North "D" St., Ste. 307 San Bernardino, CA 92401	5 2	Personal Injury, Insurance Defense, Civil Litigation, Civil Appeals, Estate Planning, Trusts, Wills, Probate	Travelers Insurance Co., University of CA, Citation Ins., Indemnity, Cities of Colton, Redlands, Upland, Chino, San Bernardino, Yucaipa	1 1	Thomas M. Davis Managing Partner	Thomas M. Davis Managing Partner (909) 884-8855/884-5161
24. Thomas E. Miller 237 W. Fourth St. Claremont, CA 91711	5 1	Construction Defect	Home Owners Associations Property Managers	1 4	Rachel Miller Attorney	Thomas E. Miller CEO (800) 403-3332/(714) 442-0646
25. Graves & King 3610 Fourteenth St., 2nd Floor Riverside, CA 92501	4 2	Government Liability, Real Estate Law, Construction Defect, Products, Professional Premise Liability, Wrongful Termination, Business Litigation	County of San Bernardino, Lewis Operating Corp., ARCO Products, C. I. G. A., CIGNA, Lloyds of London, City of Victorville	1 3	Patrick L. Graves Managing Partner	Patrick L. Graves Managing Partner (909) 680-0100/680-0700 gravesandking@msn.com
26. Knobbe, Martens, Olson & Bear LLP 3801 University Ave., Ste. 710 Riverside, CA 92501	4 1	Intellectual Property Law, Patents Copyrights, Trademarks, Related Litigation	Loma Linda University Medical Center, Bird Products	1 3	Laurel Weiler	William Nieman Partner (909) 781-9231/781-4507
27. Caldwell & Kennedy 15476 W. Sand Victorville, CA 92392	4 2	Real Estate, Estate Planning, Probate & Trust, Administration, Family Law, Personal Injury, Civil Litigation, Business Formation & Transitions, Corporations	WND	1 1	Sharon Birdsong Office Administrator	Jeanne Kennedy Secretary/Treasurer (760) 245-1637/245-1301 cklaw@mscomm.com
28. Bloom, Rudibaugh & Gunn 805 E. Florida Ave. Hemet, CA 92543	3 3	Personal Injury, Family Law, Bankruptcy, Criminal, Estate Planning, Probate, Real Estate, Tax Law	N/A	2 2	Kathy Bloom Partner	Kathy Bloom Partner (909) 652-1400/652-3990
29. Mannerino & Briguglio 9333 Baseline Rd., Ste. 110 Rancho Cucamonga, CA 91730	3 2	Corporate and Business, Real Estate, Personal Injury, Bankruptcy, Probate, Family and Criminal Law	WND	1 1	Teri Bellon Office Manager	John D. Mannerino General Partner (909) 980-1100/941-8610
30. DesJardins, Fernandez & Smith, LLP 3403 Tenth St., 7th Floor Riverside, CA 92501	3 3	Civil & Business Litigation, Real Estate, Bankruptcy	WND	2 1	Rosamaria I. Guzman Legal Administrator	Lazaro Fernandez Managing Partner (909) 779-1501/779-0116
31. Vinnedge, Gafney & Gladson, Inc. 255 W. Foothill Blvd., Ste. 210 Upland, CA 91786	2 2	Estate Planning, Probate, Elder Law Conservatorships, Guardianships	Pomona First Federal Trust Dept. & Individuals	1 1	N/A	Linda J. Gladson Managing Partner (909) 931-0879/931-9219
32. Calas and Heise 2890 Inland Empire Blvd., Ste. 100 Ontario, CA 91764-4643	2 2	Workers' Compensation Defense	Insurance Companies Self-Insured Employers	1 1	Michelle Grout Denise Zimmerman	J.C. Calas/W.S. Heise Managing Partners (909) 466-4750/466-4756
33. Dickman & Holt 3638 University Ave., Suite 212 Riverside, CA 92501	2 2	Construction, Real Estate, Land Subsidence, Business Litigation, Premises, Products Liability Defense	Owners, Contractors, Design Professionals, Equipment Suppliers, Engineers	1 1	Montessa D. Holt Partner	John G. Dickman Partner (909) 683-3693/683-3670
34. Ferguson & Bernheimer 73710 Fred Waring Dr., Ste. 208 Palm Desert, CA 92260	2 2	Govt. Relations, Civil Litigation, Land Use, Contract Disputes, Solid Waste, Recycling Law, Commercial Law	Waste Mgmt., Granite Construction, Fairway Outdoor Advertising, Hadley Date Gardens	1 2	Debbie McNicol Office Manager	James Cato Ferguson Partner (760) 776-8233/776-8255
35. Hanke & Williams 14726 Ramona Ave., #410 Chino, CA 91710	2 2	Business Litigation, Bankruptcy, Estate Planning, Family Law, Probate, General Civil Litigation	WND	2 2	N/A	S.L. Hanke/R.D. Williams Partners (909) 393-6191/393-6196
36. Parker Stanbury 290 North "D" St., Ste. 400 San Bernardino, CA 92401	1 1	Personal Injury Litigation, Employment Law, Construction Defect, Business Litigation	Allied Group Insurance, Nationwide Insurance, Rite Aid, Watkins Motor Lines	1 5	N/A	Graham J. Baldwin Managing Partner (909) 884-1256/888-7876
37. Law Office of John T. Hranek 26838 Cherry Hills Blvd. Sun City, CA 92586	1 1	Probate, Estate Planning, Wills, Trusts, Family Law, Bankruptcy, Real Estate, Mediation	WND	1 1	N/A	John T. Hranek Attorney (909) 679-6774/679-0834
38. The Bolte Law Firm 27450 Ynez Rd., Ste. #126 Temecula, CA 92591	1 1	Business Law, Personal Injury, Bankruptcy, Estate Planning	WND	1 1	Lisa Cordero Administrator	Carrick E. Bolte Attorney (909) 676-0282/676-0373
39. Marc D. Roberts & Associates 3401 Centrelake Dr., Ste. 430 Ontario, CA 91761	1 1	Labor & Employment Law	Employees, Employers	1 1	Nancy De Los Cobos Administrator	Marc D. Roberts President (909) 605-7715/605-7719

N/A = Not Applicable WND = Would Not Disclose na = not available The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometime occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave. Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Jerry Strauss Copyright 1999 Inland Empire Business Journal.

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John Mannerino

Upland native John D. Mannerino has been one of the leading attorneys in the Inland Empire for more than 23 years. A graduate of Upland High School, UCLA and the Loyola University law school, he has lived in the area essentially for his whole life.

As a native of the Inland Empire, Mannerino is active in the community both personally and professionally. He has served in the presidencies of the Western San Bernardino County Bar Association and the Rancho Cucamonga Chamber of Commerce.

He has also served on the boards of directors of numerous charitable organizations including the Casa Colina Hospital Foundation, the West End YMCA, the Inland Empire West Resource Conservation District, and the Prado Tiro Foundation, which supports the San Bernardino County Olympic Shooting Facility. In addition, he has donated his skills as an attorney to serve as general counsel to other organizations.

Mannerino is a partner in the Rancho Cucamonga-based firm Mannerino and Briguglio. He and Salvatore Briguglio limit their practice to bankruptcy, personal injury, criminal defense, probate, family law, real estate, business litigation and civil litigation.

Mannerino holds a cum laude bachelor's degree from UCLA, which was awarded with special departmental honors, and a Juris Doctorate from Loyola University. He was admitted to the California State Bar in 1974.

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Invention Assignment Clauses Protect Employers' Rights

by Michael H. Trenholm

Who owns your company's inventions? You would think that an invention made for the company would be owned by the company, right? Not necessarily.

Initially, the inventor is presumed to be the owner of the patent on any invention he or she develops. In the absence of an agreement between the inventor and the employer, the inventor will generally retain the patent rights and the employer may merely acquire a "shop right." A shop right is a non-exclusive, royalty-free, nontransferable license to practice the invention. Shop rights generally arise when the employee has used employer resources in the development of the invention, and they may not give the employer the right to assert the patent against com-

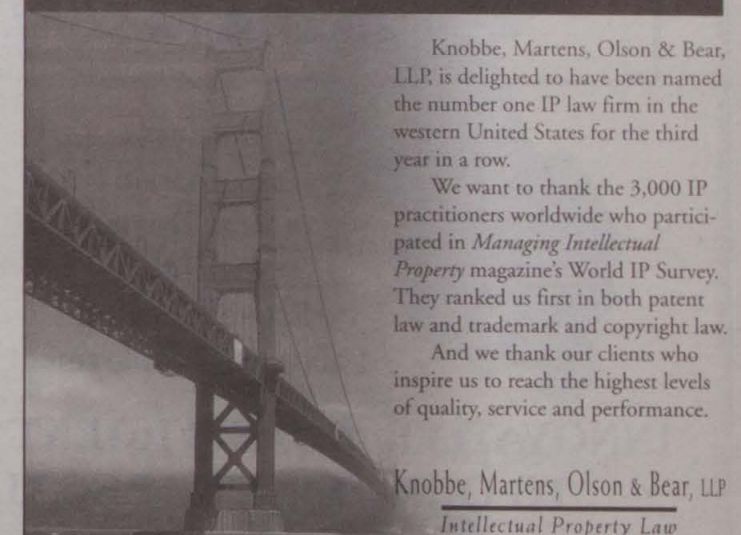
petitors.

On occasion, the courts have held that the employer does get the patent, even without an invention assignment agreement, if the employee was specifically hired to exercise "inventive faculties." However, these cases suggest that many employees are not "hired to invent," including those employees hired in technical capacities, or even those employees hired to "improve" or "design" products.

The best policy is to require all employees to sign an agreement assigning all inventions developed during the course of employment to the employer. However, any invention assignment agreement must comply with the requirements of California Labor Code § 2870.

continued on page 54

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Loma Linda heart surgeon...

continued from page 3

guidelines for cross-species operations.

He added that he is no longer asked "are you ever going to perform another cross-species transplant?" rather, the question is now "when?"

The answers to those questions, Bailey wrote, are: "yes and soon."

Loma Linda first ventured into the realm of xenotransplantation in 1984 when Bailey transplanted the heart of a baboon into Baby Fac. The 12-day-old girl survived only for a few weeks, but Loma Linda had made its name known as a world leader in medical research and technique.

One year later, Eddie Angiano,

only four-days-old, became the first recipient of an infant-to-infant heart transplant. The hospital's 200th such operation was performed in November of 1995.

Loma Linda claims a success rate of 75 percent among its infant heart transplant recipients.

Even though the hospital has enjoyed remarkable success in the

infant heart surgery arena, the cross-species transplantation has not been tried again in 15 years.

Dr. Bailey is also a member of the Loma Linda University Medical Center Overseas Heart Team. This group of talented and dedicated heart surgeons spans the globe to aid the lives of children in less-fortunate circumstances. The group also serves to teach the latest techniques in parts of the world where skills are not necessarily as well honed. Also, as a group from a religious school, the team presents the image of the Seventh-day Adventist Church around the world. Dr. Bailey's work on the heart team has taken him to Greece, Saudi Arabia, Brazil, China and Korea.

However, Dr. Bailey is not only a working physician, he is also a member of the faculty at Loma Linda University School of Medicine and a leading investigative researcher. He has submitted more than 200 research articles for publication in scientific journals and made more than 35 presentations around the world.

A Maryland native, Dr. Bailey graduated from that state's Columbia Union College in 1964 and entered medical school at Loma Linda the following year. With the exception of a couple of brief residencies and fellowships, he has been at the school ever since. He currently serves as an assistant professor of pediatrics, professor of surgery, and chair of the department of surgery.

Dr. Bailey sees xenotransplantation as the future of medicine. He noted in the *World Journal of Surgery* article that 50,000 human beings are on waiting lists for organs in the United States alone. The logical solution, as he sees it, is to look to non-human organ sources.

While he acknowledged concern about the possibility of non-human diseases and afflictions being introduced into the human population, Dr. Bailey indicated that the possibility is remote and the regulated guidelines are appropriate and necessary to handle the issue.

In a 1996 article in *SCOPE* magazine, Dr. Bailey outlined the role he sees xenotransplantation playing. Because there has been no significant increase in the availability of infant donors, there is only one way to go. "Until we get back in the business of alternate donor resources, we're not going to see transplantation among infants reach anything like what its potential could be."

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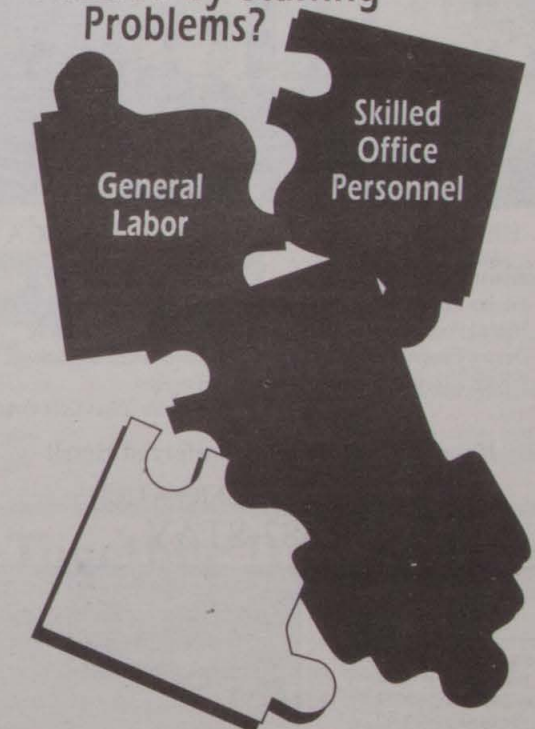
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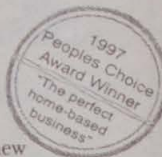
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Company	Current Close	Beg. of Month	Point Change	% Change	Company	Current Close	Beg. of Month	Point Change	% Change
Life Financial Corp.	4.00	3.13	0.88	28.0	HOT Topic Inc.	17.00	18.13	-1.13	-6.2
National RV Holdings Inc.	26.38	22.13	4.25	19.2	Fleetwood Enterprises	26.94	28.63	-1.69	-5.9
CVB Financial Corp.	21.25	19.25	2.00	10.4	Channell Commercial Corp.	8.31	8.81	-0.50	-5.7
PFF Bancorp Inc.	19.25	17.50	1.75	10.0	Keystone Automotive Inds Inc.	15.50	16.25	-0.75	-4.6
Modtech Holdings Inc.	9.44	9.00	0.44	4.9	Watson Pharmaceutical Inc.	43.75	44.13	-0.38	-0.9

Name	Ticker	4/26/99 Close Price	3/31/99 Open Price	% Chg. Month	52 Week High	52 Week Low	Current P/E Ratio	Exchange
American States Water Co. (L)	AWR	24.75	24.3	2.1	30.00	21.13	15.3	NYSE
Channell Commercial Corp.	CHNL	8.31	8.8	-5.7	13.50	5.75	9.5	NASDAQ
CVB Financial Corp.	CVB	21.25	19.3	10.4	24.38	16.48	18.2	AMEX
Fleetwood Enterprises Inc. (L)	FLE	26.94	28.6	-5.9	47.06	25.00	8.7	NYSE
Foothill Independent Bancorp	FOOT	15.00	14.8	1.7	18.26	9.25	17.1	NASDAQ
HF Bancorp Inc.	HEMT	17.75	17.6	1.1	18.38	11.25	93.4	NASDAQ
Hot Topic Inc.	HOTT	17.00	18.1	-6.2	29.25	9.88	13.8	NASDAQ
Kaiser Ventures Inc.	KRSC	10.88	10.4	4.2	14.63	8.00	98.9	NASDAQ
Keystone Automotive Industries Inc.	KEYS	15.50	16.3	-4.6	28.13	13.88	14.2	NASDAQ
Life Financial Corporation	LFCO	4.00	3.1	28.0	24.63	2.00	NM	NASDAQ
Modtech Inc. (L)	MODT	9.44	9.0	4.9	23.50	7.38	5.8	NASDAQ
National R.V. Holdings Inc. (H)	NVH	26.38	22.1	19.2	33.67	13.13	11.4	NYSE
PFF Bancorp Inc. (H)	PFFB	19.25	17.5	10.0	21.38	10.75	14.8	NASDAQ
Provident Financial Holdings Inc.	PROV	16.50	16.6	-0.8	24.25	13.50	10.9	NASDAQ
US Filter Corp. (H)	USF	31.38	30.6	2.4	34.69	11.44	22.4	NYSE
Watson Pharmaceuticals Inc.	WPI	43.75	44.1	-0.9	63.00	36.69	29.8	NYSE

Notes: (H)-Stock hit 52 week high during the month, (L)-Stock hit 52 week low during the month, NM - Not Meaningful

Five Most Active Stocks

Stock	Month Volume (000's)
Watson Pharmaceuticals Inc.	29,408,200
US Filter Corp.	28,645,800
Fleetwood Enterprises Inc.	4,441,000
Life Financial Corp.	3,326,000
PFF Bancorp Inc.	2,423,700
D & P/IEBJ Total Volume Month	74,509,600

Monthly Summary 4/26/99

Advances	10
Declines	6
Unchanged	0
New Highs	3
New Lows	3

Duff & Phelps, LLC

One of the nation's leading investment banking and financial advisory organizations. All stock data on this page is provided by Duff & Phelps, LLC from sources deemed reliable. No recommendation is intended or implied. (310) 284-8008.

Pacer Technology Tries to Stick Together During Turmoil

by Robert Parry

After nearly five months of sliding stock prices, Pacer Technology (PTCH), the Rancho Cucamonga firm that produces Super Glue and other chemical-based household and industrial items and their accessories, has undergone a significant shake-up in its management and board of directors.

Gone are CEO James Munn and CFO Robert Cavazos. Also departed are board of directors members Joe Brock and DeVere McGuffin. While the staff members have only been replaced on an interim basis, the board seats

have been filled by experienced financial experts.

Most notable among the latter group is Geoffrey Tirman, president of Talisman Capital Inc., one of the world's best performing money management firms, according to *Barron's* magazine. Talisman is a British Virgin Islands-based investment company. Tirman has also started or worked with several other companies in the technology and real estate fields.

He is a graduate of Tulane University and a member of that university's president's council.

The other new board member is Jonathan Merriman, an execu-

tive vice president with First Security Van Kasper. He brings 20 years of broad-based institutional investing experience to the company.

James Heczko, managing director of the firm Duff & Phelps LLC, said that both Tirman and Merriman bring solid resumés to a board which is in need of stability.

Since mid-November, PTCH has slid from the near \$2 range to under \$1 per share.

In March of last year, PTCH bought Cook Bates company, a Florida-based manufacturer of manicuring products which are marketed under the labels GEM

and Kurlash/Diamond Deb. They are sold at such prominent chains as Wal-Mart, Kmart, Walgreens and Rite-Aid.

But, while Pacer has seen a resulting boost to its financial figures (1998 net sales were nearly double 1997), the actual performance of its products has been relatively stagnant. Pre-Cook Bates sales were level, and the stock market has not treated the firm like a hot commodity.

Heczko said that may be because the market feels that Pacer paid too much for Cook Bates, or does not think the firms will mesh well.

Diversified Staffing...

continued from page 36

billing, CNAs, MAs, and similar fields in the medical industry.

Jodi Gildersleeve heads up the financial and executive recruiting. Jodi comes from a background of extensive high-level recruitment.

Diversified acts as a company's extended human resources department. They have assisted many companies with labor law issues, personnel policies and workplace safety needs. They work with small start-up companies and help them build their existing businesses to healthy productive results. Each Diversified employee receives training in their special field of expertise as well as on-going training in the industry as it changes.

Diversified is a very active member of the Temecula Chamber of Commerce as well as the Murrieta, Lake Elsinore, Corona and Ontario chambers.

Diversified's staff think they have one of the finest bosses ever. She is kind, caring and has a real heart. She is also true professional and motivator. She makes their jobs fun.

Diversified is an active part of the community. The firm sponsors many events and supports many local charities. Each employee is given time out to participate in some form with a charity. Diversified feels that its staff needs to give back to the community and become involved in order to be recognized and know other businesses.

Bonnie Renz Hanna is currently president of the South West Riverside County Economic Development



Tony Renz, Bonnie Renz Hanna and Lisa Fuess

Corporation. She was one of the 50 "Women of Distinction" for 1998 and has been a nominee for small business of the year for two years. She was the Chamber of Commerce Gold Business of the Year Winner for 1998.

She also is very active in the community and volunteers for many events. She is VIP Chair for the Temecula Balloon & Wine Festival and is very active in fund-raising for the American Cancer Society and Susan G. Komen Breast Cancer Foundation, and is a Rotarian Noon Rotary director.

Diversified sponsors many events, including the Boys and Girls Club, Temecula-Tractor Races, Secretary Day, Shamrock Golf Tournament, Cattle Barons Ball and others.

Her children, Lisa Fuess and Tony Renz, are equally active and are often seen on volunteer lists. They have been celebrity waiters to team captains for the Juvenile Diabetes Foundation. The staff of Diversified is known for volunteering in many events around the Inland Empire.

Alternative staffing: pros and cons

Here's why some organizations use alternative workers ...

Respondents to the SHRM Alternative Staffing Survey gave a variety of explanations for their use of contingent workers:

- Meet business/workload fluctuations (77 percent)
- Replace a temporarily absent staff person (46 percent)
- Complete project work (32 percent)
- Provide a source of regular employees (28 percent)
- Help contain costs associated with wages and benefits (22 percent)
- Increase efficiency by having alternative workers handle routine or repetitive tasks (21 percent)
- Secure an expert in a particular field of endeavor for a specific project (21 percent)
- Offset difficulties in finding qualified, regular employees (21 percent)
- We have other reasons (7 percent)
- No answer (1 percent)

For more information call Gregg A. Hassler, Regional Vice President, AppleOne Employment Services (909) 279-1100

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- **Economic Development:** The primary responsibility of the chamber is to create and support a positive business climate and to provide members an opportunity for growth and profit.
- **Community Development:** The leadership of the chamber is dedicated to the concept of a well balanced community.

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Jobs Flock to Corona

Economic Boom Boosts Manufacturing Starts HighTech Growth Gains

Since 1991, approximately 15,000 new jobs have been created in Corona, bringing total employment to 45,000 and an estimated 2,200 net new jobs in 1998 alone. Corona's economic success has been due to a number of factors including geographic location to Southern California markets, low business costs, and a pro-business, TeamCorona approach to business attraction and retention.

The most recent high-tech company to announce plans to build in Corona is Tamarack Scientific Company, Inc. Tamarack will be relocating from Anaheim to a new 75,000-square foot building on Klug Circle in Corona this summer. The corporation currently employs about 100 workers, each earning an average \$31 per hour.

Also typifying the industrial boom currently enjoyed in Corona is

Sona and Holland. This food-processing company is relocating from Orange County with 40 new jobs. They will be occupying 50,000 square feet of new construction by August, 1999. Other manufacturing firms have made Corona their home for an extended period of time and have built multiple facilities over the years to support their operations.

Dart Container will own 1 million square feet of buildings for 350 employees with the completion in 1999 of an additional 400,000 square feet of new construction. Fender Musical Instruments, Inc. completed a 172,000-square foot, world-class guitar manufacturing facility in 1998 to bring their operations in Corona up to a total of 360,000 square feet and 800 employees. Watson Pharmaceuticals has expanded over the last few years and now has 450,000 square feet of

space and 700 employees.

As Corona's manufacturing firms employ more workers, the resulting job growth spurs housing starts and retail sales. Wal-Mart and Home Depot are examples of retail companies that are in the preliminary stages for constructing a second set of centers in Corona. Retail sales have nearly doubled since 1991 to a projected \$1.3 billion in 1999.

With an annual growth rate of 6.9 percent, Corona is the 10th-fastest growing large city in the United States, according to a report from the U.S. Census Bureau. This population influx, primarily from Los Angeles and Orange counties, has fueled the construction of thousands of homes, as well as dozens of new commercial and large industrial buildings annually.

Corona Offers:

- High Growth Potential. Corona is the 10th fastest growing large city in the United States, according to census bureau estimates by the Department of Finance. Corona's population is currently about 119,401.

- Record-Breaking Development. Corona leads California per capita in new building evaluations with over \$374 million in 1998.

- Successful Business Environment. Corona's businesses continue to grow and expand. Nearly half of

firms surveyed in 1998 report plans for new employee hiring. Taxable sales are estimated to reach \$1.3 billion in 1999.

- Economic Prosperity. Spendable income has increased 44 percent since 1994. Corona is ranked fifth in California for its economy and quality of life, according to *Outlook Magazine*. One out of every five families in Corona earns \$100,000 or more annually.

- Low Cost of Business. Corona's cost for local government is \$26 per capita, lower than any other city in Riverside County. Corona's cost of doing business is rated "very low" according to a national study conducted by Kosmont & Associates. Corona has never implemented a utility user tax and its business license fees are in the lower 10 percent of Southern California cities.

- Superb Educational Attainment. Corona leads the Inland Empire in higher education investments; residents hold 40 percent more bachelor's degrees than the Riverside County average.

Obtain additional information about Corona by contacting Economic Development Director Jim Bradley at (909) 739-4945. Or visit Corona's web site at: www.ci.corona.ca.us.

Invention assignment...

continued from page 47

This requires that any provision in a contract that purports to assign any of the inventor's rights in an invention to an employer shall not apply to an invention that the employee developed entirely on his or her own time, without using the employer's equipment, supplies, facilities or trade secret information. Moreover, Cal. Labor Code § 2872 requires the employer to provide written notice, at the time the contract is made, that the agreement does not apply to an invention which qualifies under § 2870.

Thus, companies should have every employee execute invention assignment agreements to ensure that the patent rights are fully vested with the company. However, these invention assignment agreements are limited by California law and must comply with the notice provision of Cal. Labor Code § 2872.

Michael H. Trenholm is a partner in the Riverside office of Knobbe, Martens, Olson & Bear, LLP, an intellectual property law firm specializing in patents, trademarks, copyrights and litigation.

Palm Springs Printer Nominated for National Small Business Award

Haig Garabed Atamian, founder and president of Haig's Quality Printing, Inc., in Palm Springs, stays ahead of his competition by using cutting edge technology. Today, the business is an industry leader on a national scale. Atamian is forecasting profits of \$10 million for next year.

When he opened his shop in 1986 with one machine, his objective was to deliver high quality printing with a quick turnaround. Now, more than just another print shop, Haig's Quality Printing, Inc. is one of the few in the industry to feature stochastic and hexachrome printing. Stochastic screening technology was introduced in 1992 and creates an unrivaled sharpness, detail and color brilliance. The six-color hexachrome print process provides almost photographic imaging.

Having enjoyed strong and steady growth since opening, in 1996 Atamian took advantage of Small Business Administration's

504 loan program to purchase a 13,000 square foot building in Palm Springs. The facility has allowed the company to expand production capabilities. Atamian recently purchased a location in Las Vegas, and he is now bidding and receiving orders from foreign countries, including Germany, Egypt, Canada and New Zealand.

Doug Diekmann and Phil Mulder of the CDC Small Business Finance Corporation in Palm Desert nominated Atamian for the 1999 Small Business Person of the Year award. Atamian is a finalist in this year's competition and will be recognized at a SBA Small Business Award luncheon on May 19th as part of a nationwide salute to small business. The luncheon will be held at the Riverside Convention Center in Riverside. For further information on the luncheon contact the Inland Empire Small Business Development Center at (909) 781-2345.

Desert Healthcare District Issues Call for Grant Requests

Non-profit organizations providing health related services to Coachella Valley residents have another chance to ask for help, announced Frederic "Ric" Supple, president of Desert Healthcare District's Board of Directors. The District has issued another call for grant requests, this round due by June 15, 1999.

"In October, we announced we'd be giving approximately \$1 million in grant funds this year."

Supple explained. "So far we've awarded \$509,000 to deserving agencies throughout the District, and we're currently considering requests for approximately \$250,000 more. But we still have another \$250,000 available. We're sure there are others who could benefit from asking for a portion of the balance!"

To request grant funds, call (760) 323-6113 and ask for a copy of

continued on page 60

Bank Donation Will Aid College Technology Upgrades

Palm Desert-based Valley Independent Bank has donated \$10,000 to College of the Desert's Smart Buildings Make Smart Classrooms program. The funds will go to upgrading the college's technology utilization.

VIB president and CEO Dennis Kern said that the donation is an extension of the bank's dedication

to the Coachella Valley community.

The donation will enable the college to add phone lines, fiber optic cable and other technology-oriented equipment. It will also help safety problems associated with overloaded circuits and outdated systems.

VIB operates six branches across the Coachella Valley.

Comprehensive Cancer Centers of the Desert Hires New Surgical Oncologist for Expansion of Cancer Program

Comprehensive Cancer Centers of the Desert has expanded the surgical oncology program with the addition of David M. Hyams M.D., F.A.C.S., one of the nation's leading specialists in surgical oncology and clinical cancer research.

Dr. Hyams brings 20 years of experience to his new clinical practice at the Cancer Centers. He most recently was executive medical officer and director of medical affairs for the National Surgical Adjuvant Breast and Bowel Project (NSABP) and the associate professor of human

oncology at Allegheny University of the Health Sciences in Pittsburgh.

In his new appointment, Dr. Hyams will serve as director of surgical oncology for Comprehensive Cancer Centers of the Desert, as well as national director of surgical oncology for Salick Health Care, the parent corporation of Comprehensive Cancer Centers of the Desert. He is the principal investigator for a new national NSABP site for cancer treatment and prevention studies including the new STAR breast cancer prevention trial.

PalmSprings.com One of 100 Best Internet Travel Sites

Hot100.com, an Internet site rating company, has rated PalmSprings.com as one of the best 100 travel sites on the World Wide Web. The site is the flagship project of Castello Cities Internet Network.

The site includes information

about real estate, golf, hotels and retail shopping available in Palm Springs and the Coachella Valley.

David J. Castello, COO of the firm, said that their client hotels have reported that 20-30 percent of their reservations come from the site.

Desert Notes

The City of La Quinta has unveiled its new Web site to provide information to residents and visitors of the Coachella Valley city.

The Web site, www.la-quinta.org, is aimed at attracting more business to the community by making business-specific information available online. The site offers descriptions of city departments and their functions, outlines the economic development plan in a section titled "Economic Development Opportunities," and gives information on the goals and policies of the city's economic development agencies.

There are also a number of links to relevant organizations, such as the La Quinta Chamber of Commerce...

The Palm Springs Chamber of Commerce is seeking participants for its Summer Business Expo which is slated for this summer. The event will

be held on July 6 at the Riviera Resort and Racquet Club on Indian Canyon Drive. Fees for chamber members are \$195 each while "potential members" pay \$495 each. For more information, call (760) 325-1577...

An alternative fuel bus has taken to the streets of the Coachella Valley, thanks to the Sunline Transit Agency, and with it has come the future of mass transit. Though the Canadian bus was only in the area for a short part of April, it marks the first appearance of hydrogen fuel cell powered vehicles in the region. Hydrogen fuel cells vehicles produce zero emissions and are very environmentally friendly.

Sunline may be a testing area for buses produced under a unique partnership between the Canadian manufacturer, Ballard Power Systems, energy companies, auto manufacturers and the state government.

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THE ABCs OF OBTAINING BUSINESS FINANCING

by Duane Keene, Bank of America Small Business Banking

For many business owners, the prospect of obtaining business financing seems difficult, daunting and paperwork-laden. Some mistakenly don't even try, based on their misunderstandings of the loan process.

But a business loan or line of credit can catapult a growing business to a new level. Business financing helps small companies become larger, find new markets and manage growth, which translates into economic opportunity and prosperity in our communities.

If business owners understand the basic steps to obtaining financing, the process of growing the business with the help of the bank will become easier.

Business owners tell us they need financing for a wide variety of reasons. Conversely, some know they need money, but don't know what they need it for, or how much.

Determine Why the Money is Needed

The first step in obtaining a loan or credit line is to determine the specific use for the financing. Does your business need to expand by purchasing an asset, or are you in a seasonal business with cash flow issues? Listed below are the types of financing Bank of America offers:

Lines of Credit – A credit line is used for businesses that need to increase inventory and accounts

receivables to higher levels due to seasonal increases in volume or an increase in sales from a one-time contract. Credit lines also offer businesses the advantage of trade discounts, support for letters of credit, and foreign currency purchases. This type of financing is typically used for a revolving or periodic situation, and the bank often requires annual review of a credit line.

Term loans – Business owners typically seek term loans for a permanent increase in accounts receivables and inventory, or for a one-time occurrence, such as business succession issues or a change in the business' equity structure. Another use for a term loan is for equipment financing, which is used to replace aging assets, for new equipment or expansion, or to purchase a larger piece of equipment to accommodate growth and/or new customers. SBA or conventional loans are available.

Equipment Leases – Leases provide alternative financing to equipment loans. Leasing can improve cash flow, since 100 percent financing is available. Leases also offer balance sheet advantages and tax benefits.

Commercial Real Estate Financing – Some business owners choose to purchase their own building to build their portfolio and convert rental expenses to equity. Bank of America offers SBA or conventional commercial real estate financing.

Many businesses can qualify

for a government-guaranteed SBA loan. Bank of America is the largest SBA lender in the State of California and the United States.

Approaching Your Banker

After determining the purpose of the financing, business owners should prepare to approach their banker. Before you call your banker, contact your accountant so that you are prepared to present professional financial statements detailing your business' financial picture for the last two or three years.

Also, do your own background check on your business and personal credit histories. Obtain your credit reports from Dunn & Bradstreet and personal credit bureaus, and check for accuracy. If there are mistakes, clean them up before calling your banker. It's best to present an unmarked credit report on yourself and your business.

Have a clear understanding of your company's financial picture – your cash flow, how large a loan or line you need and why, and your ability to repay the loan. In other words, what are your needs, and can your business support repayment of the loan? The more information you have, the more confidence your banker will have in your ability to repay the loan.

If you're not sure how much financing you need, invite your banker to your site to help evaluate your needs. Look upon your banker as your financial consultant, who can assess your needs

and suggest solutions to financing problems.

At Bank of America, smaller loans or credit lines require less documentation and the bank will offer a decision on your financing faster. For loans and lines under \$50,000, financial statements are not required. Loans and lines between \$50,000 and \$100,000 require only a single-page application to begin the loan process. More documentation may be required later.

Why Banks Need Collateral

Banks require collateral as a secondary repayment source. If economic conditions change, there is a change in your ability to operate the business successfully, or another reason causes your business to be unable to repay the loan, banks look to some form of collateral for repayment. Be prepared to talk to your banker about forms of collateral you can offer.

Bank of America's Capabilities

Bank of America has a dedicated group of Inland Empire business lending specialists that will walk you comfortably through the loan process. We are the largest small business lender in the United States, providing \$9.7 billion in business loans last year. We are also the leader in SBA lending. For more information on Bank of America's products and services, please call the Inland Empire small business banking group, (909) 865-8071.

Dental Plans

Ranked by Inland Empire Enrollment

Company Name Address City/State/Zip	Enrollment: Inland Empire Companywide	Dentists: Inland Empire Companywide	Parent Company Headquarters Year Founded I.E.	Services Offered	Top Local Executive Title Phone/Fax E-Mail Address
1. Delta Dental Plan of California 100 First St. San Francisco, CA 94404	289,025 13 million	1,103 18,091 (CA only)	N/A San Francisco, CA 1955	HMO, PPO, Managed Fee-for-service	Tom Peel Director, So. Cal. Sales (562) 403-4040/924-3172 ncasales@delta.org
2. Hospitality Dental Plan P.O. Box 6950 San Bernardino, CA 92408	124,000 Member/Patients	43	N/A San Bernardino, CA 1979	Network of Local Dentists, Can Assist with PPO's and Self-Insured Plans	David Kasichke Development (909) 888-6919/888-0468
3. PacificCare Dental and Vision 14471 Chambers Rd. Tustin, CA 92780	98,836 1,126,633	693 5,729	PacificCare Health Systems Santa Ana, CA 1972	HMO, Indemnity, PPO	Meg Castineiras Business Manager (909) 341-6015/274-3023
4. WellPoint Dental Services 5155 Camino Ruiz, Ste. A Camarillo, CA 93011-6004	52,676 3,100,000	899 PPO/155 DMO 11,801 PPO/1,346 DMO	Blue Cross of California Woodland Hills, CA na	HMO, PPO, Choice, PFS	Troy Becker Western Regional Director (805) 384-3733/383-1738
5. PMI Dental Health Plan 12898 Towne Center Dr. Cerritos, CA 90703	128,143 1,319,529	306 5,605	Delta Dental San Francisco, CA 1968	DHMO Vision	Tony Barth Sr. Vice President (562) 924-8311/924-8039
6. Safeguard Dental Plans 95 Enterprise Aliso Village, CA 92656	42,000 1.2 million+	800 15,000+	Safeguard Health Enterprises, Inc. Aliso Village, CA 1975	Dental HMO, Dental Indemnity, Dental PPO, Network Leasing, Administrative Services, Vision	Fabian Carrillo Executive Director (800) 204-0463/(949) 425-4591 fabianc@safeguard.net
7. United Concordia Companies, Inc. 21700 Oxnard St., #500 Woodland Hills, CA 91367	40,000 5,500,000	1,750 52,000	Highmark, Inc. Camp Hill, PA 1983	DHMO, PPO Fee-for-Service	Terry Sweeney Dir., S.C. Sales & Marketing (818) 710-5204/704-5033
8. Dental Health Services 3833 Atlantic Ave. Long Beach, CA 90807	30,000 100,000	78 405	N/A Long Beach, CA 1984	Prepaid, Reimbursement	Dr. Godfrey Pernell President (562) 595-6000/427-0601
9. Western Dental Services, Inc. 300 Plaza Alicante, #800 Garden Grove, CA 92840	38,880 329,446	260 2,073	Western Dental Services, Inc. Garden Grove, CA 1985	HMO	Samuel Gruenbaum President/CEO (800) 992-3366/(714) 938-1611
10. United Dental Care 515 S. Figueroa St., Ste. 1275 Los Angeles, CA 90071	20,000 2 million	97 6,000	United Dental Care Dallas, TX 1993	DHMO, Indemnity PPO	Rich Hines Vice President (800) 324-6125/(213) 629-6928
11. Ameritas Managed Dental Plan 151 Kalmus Dr., Ste. B 250 Costa Mesa, CA 92626	42,461 667,728	2,180 14,210	Ameritas Life Insurance Corp. Lincoln, NE 1886	HMO, PPO, Indemnity	Karin Truxillo President (800) 336-6661/(714) 437-5967
12. Golden West Dental & Vision 888 W. Ventura Blvd. Camarillo, CA 93010	6,321 197,000	341 2,725	N/A Camarillo, CA 1974	HMO, PPO, Indemnity, Dual Choice, Vision	Dena Allchin Account Executive (888) 310-6140/(805) 987-2205 marketing@goldenwestdental.com
13. Prudential Healthcare Plan of Cal., Inc. 40 W. Cochran, #200 Simi Valley, CA 93055	na 5,537,544	865 50,057	Prudential Insurance Co. Roseland, NJ na	DMO, PDO Traditional Dental	Bryan Geremia Vice President (805) 955-2331/955-2330 bryan.geremia@prudential.com
14. Smilecare Dental Group 18101 Von Karman, Ste. 750 Irvine, CA 92612	na 375,000	12 65	CDS Irvine, CA 1993	HMO, PPO, Supplemental Insurance Plan	Aaron A. Mishkin Dir., Sales & Marketing (714) 756-1111/756-2448
15. Smile Saver Dental Plan 22144 Clarendon St. Woodland Hills, CA 91367	na 375,000	418 4,010	Signature Group Schaumburg, IL na	HMO, PPO Dual Choice	Mark Johnson President (800) 333-9561/(818) 227-0412 reohen@smilesaver.com
16. Reach the Tooth/Reach the Tooth Gold 8310 Magnolia Ave. Riverside, CA 92504	10,000 na	9 Offices	Talbot Insurance & Financial Services Riverside, CA 1997	Enhanced Self-Funded Dental Plan	Stephen L. Pricer Vice President (909) 788-8500/788-2537

WD = Would Not Disclose N/A=Not Applicable na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Jerry Strauss. Copyright 1999 Inland Empire Business Journal.

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Protect the Financial Viability...

continued from page 30

employment problems usually have little more than an employee handbook and perhaps some loosely structured practices. In fact, unless your employee handbook was professionally prepared by specialists in the employment practices area and reviewed in the past three to six months, it probably needs significant revisions.

Risk management and strategic planning are not new concepts. However, they are often overlooked by the small-to medium-size business when it comes to employment issues. According to Stephen R. Barker, president of Strategic Employment Solutions, "Many small companies have never been sued or even had any major type of employment problem. Unfortunately, this often works to their dis-

advantage since they don't seriously prepare or actively attempt to manage their risk."

Barker uses an analogy: "The same company executives who haven't been sued probably haven't been hit by a bus either, but that doesn't mean they should stop looking both ways when crossing the street."

An active employment practice program is a vital necessity for

every business regardless of size. Programs should contain two basic yet very distinct components.

The "first area that every employer must address is to implement and enforce a professionally drafted employee handbook. Many employers simply buy a "canned or off-the-shelf computer program" which often doesn't adequately fulfill this vital need. The reason you

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Cracking the code...

continued from page 3

the Legislature in May, to combine genetic resources and attract new industry to the state.

Last week, Tulane announced it will receive an \$8 million grant for gene therapy clinical research from Columbia/HCA, which has an 80 percent ownership stake in Tulane University Medical Center. TUMC Chancellor Dr. John LaRosa termed the grant a "substantial contribution" toward launching a major biomedical research and technology effort supported by public and private entities.

"Genetics is going to be to the first half of the 21st century what information technology was to the latter half of the 20th," LaRosa says.

With Dr. Mervin Trail, chancellor of Louisiana State University Medical Center, LaRosa co-chairs the Gene Therapy Task Force, which has 13 members. The proposed partnership combines the resources of LSU's medical centers in New Orleans and Shreveport with Tulane University Medical Center and its primate centers in Covington and New Iberia.

"These resources give Louisiana a competitive advantage over other states," says Tulane University's Assistant Director of Technology Development Nicole Baute, who is the task force coordinator. She envisions a future where Louisiana's gene therapy center is the equivalent of California's Silicon Valley. "Currently, there is no one place in the nation that is recognized as the place to go for gene therapy. I believe Louisiana can be a major player," she says.

Gene therapy is still a young science. First used on humans in 1990, it is at least 10 to 20 years away from providing any cures, say many in the field. Krishna J. Fisher, director of research for the gene therapy program at TUMC, is more optimistic.

"In the next five years, I believe we'll see hard-core evidence of patients being cured with gene therapy, 10 years maybe. In

20 years, I think gene therapy will be commonplace," says Fisher.

Gene therapy has not cured anyone yet, though breakthroughs have occurred, says Dr. Jay Kolls of LSU School of Medicine in New Orleans.

Kolls says the greatest progress he has seen comes from the work of Dr. Jeffrey Isner of Tufts University School of Medicine in Boston, who has used gene therapy to stimulate the growth of new blood vessels in the legs of people with cardiovascular disease. "The people he treated were potential amputees and now they still have their limbs," says Kolls.

Louisiana as a hub for gene therapy research would strengthen the state's health care sector and the economy. Newly formed bioinformatics (a combination of biology and computing), pharmaceutical and biotechnology companies would be headquartered here and create new jobs. The task force also is discussing a \$30 million investment in a gene therapy research center, according to Kolls.

LaRosa says these development will take time. "We're probably talking about 20 years to develop a mature biogenetics industry in this state, but we have to start early, while the basic science is being developed."

TUMC and LSUMC established gene therapy programs in the early 1990s. Kolls is director of gene therapy at LSUMC's genetic center in New Orleans and began treating 11 patients diagnosed with malignant mesothelioma, a form of lung cancer, in September 1997. The prognosis for patients with this type of cancer is grim: Only 10 percent live longer than two years, says Kolls.

He selected this particular cancer for his gene therapy Phase I clinical trial because it is prevalent in Louisiana and the cancer is compartmentalized; that is, it affects only the lining of the lungs and does not metastasize. Because of this, the gene therapy is less complicated to administer.

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Banking Notes

Pacific Community Banking Group (PCBG) of Laguna Hills announced the filing of registration statements with the Securities and Exchange Commission for the acquisition of the **Bank of Hemet** in Riverside and **Valley Bank** in Moreno Valley. In addition, an initial public offering of PCBG common stock was issued at \$60 million, underwritten by Sutro & Co. The acquisitions and public offering, to be listed on the NASDAQ, is expected to close late in the second quarter...

Fallbrook National Bank (NASDAQ:FBRK) filed applications with the Comptroller of the Currency and Federal Reserve Board to form a bank holding company, **Community Bancorp Inc.** The formation of the holding company, subject to both shareholder and regulatory approval, is designed to facilitate the formation of capital, as well as to provide a structure for future acquisitions and diversification. Fallbrook National Bank is a \$144 million commercial bank serving the north San Diego and Inland Empire communities...

HF Bancorp (HEMT), the parent company of Hemet Federal Savings and Loan Association, announced a special meeting of shareholders to be held June 3, 1999. The meeting is scheduled to obtain shareholder approval of the acquisition of the company by **Temple-Inland, Inc.** HF Bancorp and Temple-Inland announced the merger agreement in November, 1998. Subject to obtaining regulatory and shareholder approval, the company anticipates the merger will close in the second quarter of 1999...

Inland Empire National Bank in Riverside earned a four-star, excellent recommended rating, according to Bauer Financial Reports, Inc., the nation's leading, independent bank research firm. The award is based on an analysis of current financial data as filed by Inland Empire National Bank with federal regulators, supplemented by historical data kept by the firm...

North County Bank (NCB) announced that **Wendy Brennan** has been promoted to business banking administrative supervisor of NCB's business banking office in Temecula. Brennan is responsible for assisting customers with loan requests and for supervising support staff...

VIB Corporation (NASDAQ: VIBC), the parent company of Valley Independent Bank and Bank of Stockdale, FSB, announced the consolidation of net income for the quarter ending March 31, 1999 was \$1.4 million, adjusted for merger and related non-recurring costs. VIB Corp's return on average equity and average assets, excluding merger and related non-recur-

continued on page 65

I.E. Banks in Good Health, Report Shows

Only one bank in the Inland Empire made Bauer Financial Reports' list of troubled financial institutions for the last quarter of 1998. Overall, more than half of the area's banks made the firm's list of recommended banks and thrifts, and nearly two-thirds showed financial strength significantly greater than the government's minimum standards.

The only exception to the good news was at Monument National Bank of Ridgecrest. For the second consecutive quarter that institution was listed as "critically under capitalized." However, on March 5, the bank was essentially bought-out by a group of

investors. They sunk \$850,000 into the purchase and brought in a new management team under the leadership of Tim Cochrane, a 25-year industry veteran.

Cochrane indicated that most of the bank's financial problems were associated with problematic loans. Those have been charged-off, and the bank now appears to be in strong health. More recent numbers, provided by Cochrane, show a significant improvement in the bank's status.

On the plus side, four area banks received a five-star rating, including Mission FS & LA of

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Arrowhead Credit Union to Mark 50 Years

Arrowhead Credit Union, the Inland Empire's largest credit union with over 75,000 members and \$350 million in assets, announced plans for its 50th Anniversary Gala at the firm's annual shareholders' meeting in April.

The June 12, 1999 gala will be held at the Ontario Convention Center. Former president of the Red Cross Elizabeth Dole will be the keynote speaker and California State Senator Jim Brulte (R -

Rancho Cucamonga) will be Master of Ceremonies.

Mrs. Dole will reflect on the spirit of volunteerism as she presents her view of "An America We Can Be."

Tickets for the 50th Anniversary Gala are \$30 per person. For more information about the event or how to purchase tickets to the event, call (909) 890-0211 extension 580. Tickets may also be purchased on-line at www.arrowheadcu.org.

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Desert healthcare...

continued from page 55

Desert Healthcare District's "Guidelines for Grants." Requests will be reviewed in June, task forces will conduct site visits over the summer, and grants will be awarded in September.

Since October, 1998, grants have been awarded to or earmarked for the AIDS Assistance Program; Catholic Charities' Coachella Valley Health Care Connection outreach program; the City of Palm Springs Fire Department; Desert Healthcare Foundation's Breast Cancer Screening program and Desert Health Care free transportation service; Jewish Family Services' senior outreach program; Luv, a Second Chance Foundation's drug and alcohol rehabilitation program; the Mizell Senior Center "Food in Need of Distribution" program; Olive Crest Abused Children Foundation; Shelter from the Storm; and Western Coachella Valley Health Partnership, which uses funds to help enroll children in no-and-low-

cost health insurance programs. In addition, smaller "pocket" grants, requests for \$3,000 or less, have also been awarded to the Cathedral City D.A.R.E. program; the Coachella Valley Autism Society; and Coachella Valley Friends of the John Tracy Clinic, which provides free hearing tests for youngsters ages 3 to 5.

Glen Grayman, M.D., F.A.C.E.P., who heads the Grant Committee, added his committee recently established a grants calendar with three calls for applications throughout the year. "If organizations can't meet our spring deadline," he said, "they will have another opportunity in the fall." Grants, he added, can be awarded to a wide variety of agencies and services as long as their programs enhance the wellness of the residents of Desert Healthcare District. The District encompasses Desert Hot Springs, Thousand Palms, Palm Springs, Cathedral City, Rancho Mirage and Palm Desert west of Cook Street. For more information, call 323-6113.

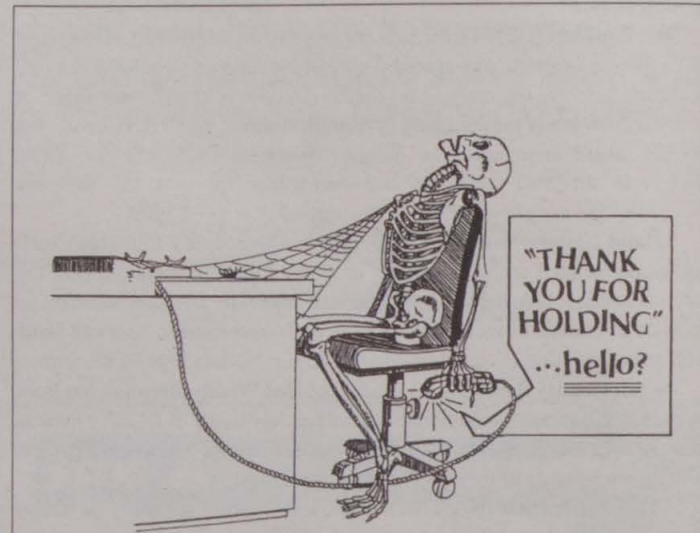
KMIR Television Purchased by Milwaukee Firm

An employee-owned Milwaukee broadcasting company has signed an agreement to purchase the Palm Springs NBC television affiliate. KMIR-TV, Channel 36 in the Palm Springs area, will be purchased by Journal Broadcast Group, owner of three other television stations, including NBC, ABC and Fox affiliates, and nearly two dozen radio stations.

Doug Kiel, president of Journal Broadcast, said that he expects the

recent growth trends of the Coachella Valley to continue and is looking forward to working with a KMIR staff which he described as "wonderful."

KMIR was founded in 1968 by John Conte and his wife. They have been the station's sole operators since then. Conte said that he expects the Coachella Valley to benefit by having a dynamic company, such as Journal Broadcast Group, operating one of its television stations.



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MANAGER'S BOOKSHELF

Easy Steps to Staffing Success

"Smart Staffing: How to Hire, Reward, and Keep Top Employees for Your Growing Company," by Wayne Outlaw; Upstart Publishing Company, a division of Dearborn Financial Publishing, Chicago, IL; 1998; 283 pages; \$19.95.

As unemployment drops toward a 30-year low, a spate of books has been released offering advice to small business owners about finding and hiring the right employees. Most of the authors can't resist a bit of the gratuitous sloganizing that was so popular in business books of the 1980s. After a decade of experiencing mergers, downsizing, outsourcing, reengineering and just plain layoffs, reminders to employees that they are their company's most important assets ring hollow and sound like cheerleading.

Unfortunately, author Outlaw has elected to pepper his otherwise excellent book with chapter subheads that are so obvious they explain nothing and unintentionally border on the comedic. Two examples: "A company's real assets are not money, equipment, or information, but people;" or, "Hire ability while avoiding legal entanglements."

If your initial reaction is to moan, "Well, duh!" and pass by the book, you're making a mistake. Don't compound the author's error and toss the baby out with the bath water. There is solid information here and most of it is well presented, easy to understand, and not difficult to put into practice.

Outlaw offers good advice right from the beginning by asking prospective employers to think through their hiring plans before preparing a help wanted ad. He also reminds employers that a resumé is like a piece of advertising copy. It may not be untrue, but no one grew their business (or got a job) by advertising dead fish for sale.

Outlaw goes on to suggest a five-step hiring process. These include:

"Step One: Think Before You Hire

"Step Two: Locate Qualified Applicants

"Step Three: Interview Candidates and Select Your New Employee

"Step Four: Reward and Keep Top Employees

"Step Five: Learn From Your Losses"

As you might expect, these steps form the framework of Outlaw's book from which he builds the individual chapters. To help readers keep some of the key points in mind, Outlaw lists a series of frequently asked questions about topics raised in each chapter. Many of these questions are quite good, and the resulting answers can set you to thinking. For example, even though the author recommends that at least two people in your organiza-

tion interview a prospective employee, there are situations where that isn't possible. For example, Outlaw raises the situation of your first hire: "If I'm the only supervisor in my company...how can I get a second opinion?" The book suggests that someone — perhaps a friend or business acquaintance — perform the second interview. Not a bad idea should all else fail, but using your accountant might even be a better idea. The odds are that your accountant knows what type of person you're looking for and, based on their own experience, knows the kind of person who is likely to fit right into your business quickly and easily.

Some of the advice offered by the author may be difficult to follow completely, especially advice in fol-

lowing up employment references. All references should be checked, but an increasing number of companies, particularly large firms, are reluctant to say more than whether or not someone was employed by their firm. We can thank private law suits and statutory law for making it seem that a good employee is questionable.

"Smart Staffing" has several small problems, but is generally an excellent first step in learning more about what it takes these days to get the most suitable employees available. Money is helpful in this regard, as well as perks. Most of all, an honest assessment of opportunities at your company go a long way toward attracting and keeping the right people.

—by Henry Holtzman

Best-selling Business Books

Here are the current top 10 best-selling books for business. The list is compiled based on information received from retail bookstores throughout the U.S.A.

1. "The 9 Steps to Financial Freedom," by Suze Orman (Crown...\$23) (1) How to overcome obstacles in the path to achieving wealth.
2. "The Millionaire Next Door," by Thomas J. Stanley and William D. Danko (Longstreet Press...\$22) (2) Millionaires are made of discipline, work, and frugality.
3. "Ernst & Young Tax Guide 1999," prepared by Ernst & Young (John Wiley & Sons...\$15.95) (5) It's that time of the year for tax guide books.
4. "J.K. Lasser's Your Income Tax 1999," by J.K. Lasser Institute (Arthur Andersen Consulting...\$15.95) (8) Grandfather of annual tax guides a hot seller again.
5. "Roaring 2000s," by Harry S. Dent (Simon & Schuster... \$25)(3) Despite the Bears of '98, Dent sees the Bulls of '00.
6. "Die Broke: A Radical Four-Part Financial Plan," by Stephen M. Pollan (HarperBusiness...\$25) (4) Planning for retirement by not retiring.
7. "Eat the Rich," by P.J. O'Rourke (Atlantic Monthly Press... \$24) (6) A humorous look at the "dismal science" of economics.
8. "The Courage to Be Rich," by Suze Orman (Riverhead...\$24.95)** Creating material and spiritual abundance out of money.
9. "The 48 Laws of Power," by Robert Greene with Joost Eiffers (Viking...\$24.95) (7) How to get power or defend against it.
10. "Who Moved My Cheese," by Spencer Johnson (Putnam...\$19.95)** A way to deal with change at work and away from work.

*(4)— Indicates a book's previous position on the list.

** — Indicates a book's first appearance on the list.



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Inland Empire Restaurant Review

Shelly's and Crescent City: How do you like your 'Gator?'

by Joe Lyons

Cajun versus Creole. Gumbo versus jambalaya. Do you know the difference?

The Arcadian French from Canada relocated to New Orleans and brought with them a taste for things spicy.

The slave quarters around the Louisiana plantations had developed a cooking style of their own, using what was available, including bell peppers and onions. Both took advantage of the seafood in the area, especially catfish.

At Shelly's, in the Virginia Dare Center in Rancho

Cucamonga, they use the terms interchangeably, as do most people. In fact, Shelly's has what they call Cajun Creole gumbo. They do not, however, call themselves a Cajun or Creole or New Orleans-style restaurant. It would only confuse things since they also have New England clam chowder and Hawaiian Mahi Mahi on the menu.

But, they do list a series of "Creole Cajun Specialties" including Cajun blackened catfish (\$15.95), Cajun andouille jambalaya (\$14.95) and crawfish etouffe (\$16.50). My personal favorite is the Cajun blackened chicken for \$15.50. While I think it is a little

pricey for two chicken breasts, I found the spices to be just hot enough — without causing pain. "blackened," by the way, refers to a technique of searing in a hot iron skillet. I have been ordering the blackened chicken ever since Shelly's opened some 12 years ago.

Shelly's also has a menu list of "Shellfish N' Classics" which includes charbroiled shrimp (\$14.95) and scallops n' mushrooms (\$15.50).

The appetizer list continues the delta style with fried Cajun catfish-fingers with Cajun sauce for \$6.95 and Cajun BBQ alligator with Cajun spices and Cajun hot pepper sauce for \$8.95.

Shelly's entrees include steaks and BBQ ribs, but you can get your steak or prime rib blackened for an extra \$1.50.

The Crescent City Cafe, located in Montclair, leans heavy on the New Orleans tradition. Chef William Waller hails from there and the menu is as traditional as our local tastes will allow, including a listing of pobo sandwiches. Here the "Naw-lins" gumbo (\$5.75 a bowl) starts with a roux and a file and features chicken, shrimp and sausage. The jambalaya (\$9.75) also has chicken, shrimp and sausage but it is a creamy rice dish, not a soup, like the gumbo.

Crawfish etouffe is not only spelled differently here, it is priced

lower at \$12.95. The fried catfish (\$8.99) is crisper here, but if you ask, you can get some lemon butter to dip it in.

Crescent City appetizers include Crawfish popcorn (\$5.75) blackened crab cakes with a jazzy sauce (\$5.75) and crab meat stuffed mushrooms for \$5.50 with a Bearnaise sauce.

One of the highlights here is the "Josephine." This is a red snapper stuffed with creamy seafood on a bed of Creole sauce with red potatoes and veggies for \$13.95.

All entrees at Crescent City are served with "lagniappe." This is pronounced "lan-yeé" and it means something extra. It is a little snack dish that you didn't order — a New Orleans tradition

Shelly's and Crescent City both feature jazz on the weekends and both are open for lunch and dinner. While I found Crescent City more true to the culinary traditions of the old south, I have a special place in my heart for Shelly's because I've eaten there for many years.

Shelly's at Virginia Dare is located at Foothill and Haven in Rancho Cucamonga. Adam is your host.

The Crescent City Cafe is at 9395 Monte Vista Avenue, in the restaurant corner by the Montclair Plaza. Your hosts are Michael and Chef William Waller.



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MEAD ON WINE

Season's First Competition Awards Announced

Part one of a two part series on the best wines in the New World

by Jerry D. Mead

NEW WORLD RESULTS

The first of the nine or 10 major wine competitions in America to announce its results, the New World International Wine Competition is now in its ninth year. Entries are accepted from anywhere in North America, South America, Australia, New Zealand and South Africa.

NWI gives the traditional bronze, silver and gold medals and employs an all-professional judging panel. NWI is unique in that it judges each wine type in up to four separate price categories, and then pits the winner of each price class against each other to determine overall best of variety. It is not always the most expensive category that comes out on top!

The thinking with the price classes is that consumers purchase wines that way. The NWI wants to find the best wines from each price range for you.

A brand-new trophy, the Via Firenze Trophy for Best New World Sangiovese, goes to **Bonterra 1996 "Mendocino"** (\$20).

The annual Neil McGuigan Trophy for Best New World Shiraz goes to **Clos Du Bois 1996 "Alexander Valley" Shiraz** (\$16).

McGuigan sponsors a second trophy for Best New World Semillon and as a never-happened-before (and probably never again) occurrence, it also went to **Clos Du Bois for 1997 "Knights Valley Late Harvest"** (\$18 the half bottle), a sweet dessert-style with 16 percent residual sugar.

The Deinhard Trophy for Best New World Riesling to a Koster producer went to the **Hagafen 1998 "Napa" Johannisberg Riesling** (\$12), an off-dry style with 2.6 percent residual sugar. Deinhard is the famous German

wine family which produces no wine eligible for the competition, nor does it even sell one. It simply believes in promoting Riesling.

The Inland Empire Business Journal Trophy for Best New World Meritage White goes to **St. Supery 1997 "Napa"** (\$20). This wine is a blend of Sauvignon Blanc and Semillon.

The Beringer Wine Estates-Myron Nightingale Memorial Trophy for Best New World Chardonnay goes to **St. Supery 1997 "Napa"** (\$14). Check this one out!

The Dry Creek Vineyards Trophy for Best New World Sauvignon (Fume) Blanc goes to a Sonoma neighbor, **Geyser Peak 1998 "Sonoma" Sauvignon Blanc** (\$9). The previous vintage received 100 points and was named White Wine of the Year by yours truly.

The new Legacy Winery Trophy for Best New World Meritage Red goes to a small Sonoma Valley producer: **Deerfield Ranch 1996 "North Coast"** (\$35).

As I mentioned earlier, the trophy winner, the best of the four price categories, is not always the most expensive wine. But when the champ comes from the very lowest price category, that tends to cause excitement.

This year's Julio Gallo Memorial Trophy for Best New World Merlot goes to **Montpellier 1997 "California"** (\$7). I think Julio might have smiled at the idea of a bargain wine winning a trophy bearing his name. The good news is this wine is widely available.

It's appropriate that the Bandiera Winery Trophy for Best New World Cabernet Sauvignon goes to a bargain, Bandiera having produced so many of them. But this wine may be the biggest surprise of all...it's a \$10 wine from...Texas! Due for a May 1 release, **Escondido Valley Vineyards 1997 "Estate"** (\$10).

Wines that would have won a trophy if there had been a sponsor include La Famiglia di Robert

Mondavi for 1997 **Pinot Grigio** (\$16). It's one of Mondavi's new Italianate wines made in California and a delightful white wine.

Bonterra, winner of the Sangiovese Trophy would have won another for 1997 **"North Coast" Viognier** (\$20).

Getting back to the trophy winners, the Fetzer Vineyards/Gus Furtado Memorial Trophy for Best New World Petite Sirah went to another bargain wine, **Bogle 1997 "California"** (\$9).

Winner of the NWIWC Trophy for Best New World Semillon-Chardonnay is Alice White 1998 **"South Eastern Australia"** (\$7).

An interesting story surrounds

the NWIWC Best New World Rose Trophy winner. The winning wine has been produced from grapes grown in the same vineyard for three consecutive years. In 1997 and 1998 the winning winery was Hart. This year the trophy goes to the same grapes but to a different vintner, Thornton Winery 1998 **"Cucamonga Valley - Collins Ranch" Grenache Rose** (\$13).

The Doug Davis/Sebastiani Vineyards Trophy for Best New World Pinot Noir goes to Stonestreet 1997 **"Russian River Valley"** (\$33).

We'll cover the biggest awards in next month's column!



Wine Selection & Best Rated

by Bill Anthony

Bel Arbor Vineyards	Carneros Creek Winery
White Zinfandel 1996 \$4.99	Pinot Noir 1996 \$12.00
California, "Vinter's Selection"	Carneros, California, "Fleur de Carneros"
Cabernet Sauvignon 1996 \$5.99	Pinot Noir 1996 \$18.00
Valle Central, Chile, "Vinter's Selection"	California, "Carneros," Estate Grown
Merlot 1996 \$6.99	
Valle Central, Chile, "Vinter's Selection"	Concannon Vineyard
	Cabernet Sauvignon 1995 \$16.95
Benziger Family Winery	Livermore Valley, California, Reserve
Chardonnay 1996 \$29.99	Generic & Proprietary Red 1995 \$14.95
Carneros, California, Reserve	Raboli Vineyard, Livermore Valley, California, Field Blend
Cabernet Sauvignon 1995 \$15.99	Merlot 1995 \$14.95
Sonoma County, California	Ash Creek Vineyard, Alameda Valley, California, Reserve Red
Cabernet Sauvignon 1995 \$29.99	"Assemblage" 1995 \$16.95
California, Reserve	Livermore Valley, California, Reserve Red
Merlot 1995 \$16.99	Pinot Blanc 1996 \$14.95
Sonoma County, California	Monterey, California
Meritage Type White 1995 \$17.99	Syrah/Shiraz 1995 \$9.95
Sonoma Mountain, California, Estate	Livermore, California
Syrah/Shiraz 1995 \$15.99	
Central Coast, California	

Wine Lovers Gather to Sample Some of the World's Best Offerings at Wine Extravaganza

Annual New World International Draws Entries From Australia, New Zealand



Wine lovers line up to sample the offerings of some of the 58 vineyards that participated in the Wine Extravaganza. Proceeds from the event went to medical research.

More than 500 guests attended the Ninth Annual New World International Wine Competition Wine Extravaganza, held April 11 at the Country Suites hotel in Ontario. The event marked the season's end of one of the largest wine competitions in the world.

The NWIWC was held in mid-February at the San Bernardino Radisson hotel. It was the first major wine competition of the year. Nearly 2,240 wines were entered for consideration in "56 distinct varietal classifications," said Eileen Tillery, one of the event's administrators.

Because it is held so early in the year, the NWIWC is looked to as a predictor of the course of the coming wine competition season.

The NWIWC is sponsored by the *Inland Empire Business Journal* and renowned wine critic Jerry D. Mead. A total of 21 trophies were awarded

with the top prize, the American Airlines Trophy, going to a 1997 Zinfandel from Sonoma County's La Crema winery.

The NWIWC is devoted to appraising wines from the "new world," that is, mainly outside of Europe. Entries this year came from as far away as Australia and New Zealand.

More than 58 of the wineries that participated in the competition were represented at the April extravaganza, said Tillery. Each distributed samples of its products to the guests, who paid about \$30 each for admission.

All proceeds from the extravaganza were donated to the American Cancer Society and the Heritage Foundation for medical research.



Don Galleano and Sean Mead, son of renowned wine judge Jerry D. Mead, at the Wine Extravaganza. Galleano sponsored one of the NWIWC trophies.

I.E. banks in good health...

continued from page 59

Riverside, Temecula Valley Bank, Provident Savings Bank of Riverside and Valley Merchants' Bank of Hemet. Valley Merchants' Bank and Temecula Valley both rose from the four-star level. The five-star ranking means that the bank or S&L has more than doubled the regulatorily-required capital.

Nine local institutions received four stars, meaning that they have "significantly higher" capital than required. Those institutions were: Business Bank of California, based in San Bernardino; Ontario-based Citizens Business Bank; Desert Community Bank of Victorville; Hemet Federal Savings and Loan Association; Inland Empire Community Bank, based in Rialto;

Inland Empire National Bank (also Riverside-based); Palm Desert National Bank; PFF Bank & Trust; and Sun Country Bank of Apple Valley.

Three-star-plus rankings, for banks with more than the required capital, went to Golden Pacific Bank of Ontario and Upland Bank.

Six banks received the three-star rating, indicating that they meet all requirements prescribed by the federal government. They are: Borrego Springs National Bank; Fallbrook National Bank; First Mountain Bank of Big Bear; Life Bank of San Bernardino; Vineyard National Bank of Rancho Cucamonga; and Valley Bank of Moreno Valley.

Canyon National Bank was not rated because it is listed as a "start-up" institution.

Protect the Financial Viability...

continued from page 57

utilize a professional is for the expertise they bring to the project.

Barker goes on to say, "Most employers wouldn't try to overhaul their heating systems by themselves. Why is that any different than attempting to decide what needs to be included in an employee handbook? Besides, if your heating system goes awry, it might cost thousands of dollars to fix. However, if you make a significant mistake with an employee matter, it could cost millions!"

"Last year statistics showed that the average employment law jury verdict in California was \$2,506,132. In addition, the average employment practice case in 1998 cost employers approximately \$96,000 regardless of guilt or innocence. This number is particularly telling when you realize that this dollar amount represents the cost to an employer for merely defending

his/her company in these types of actions. Most of these cases never even went before a jury!," Barker said.

Once uniform, professionally drafted policies and practices have been implemented, it is time to actively begin to manage your employment risk. Barker states, "Managing your employment risk is a relatively straightforward process. If you operate from the premise that the least costly lawsuit is the one that isn't filed, risk management is a sound decision. It involves three steps:

- Preparing and planning for the problem before it happens.
- Actively addressing the problem and disposing of it as quickly as possible.
- Intensive training to minimize likelihood of problem occurring again.

These three steps are the building blocks to a successful employment practices program."

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Banking Notes

continued from page 59

ring costs, was 9.89 percent and .72 percent, respectively.

Michael Phlaum joined VIB as business development officer for Riverside County. He will be responsible for developing new customer relationships with the eastern portion of the Coachella Valley. He has 28 years of banking experience...



Micael Phlaum

City National Bank named Sally J. Anderson, managing partner of the Riverside office of Ernst & Young, to its advisory board in the Inland Empire. The board will help City National Bank to identify market segments and opportunities that will contribute to the economic growth of the Inland Empire...

North County Bank (NCB) announced the promotion of Diane Sitar to first vice president, business banking administrative manager of the business banking department. Sitar will be responsible for all phases of relationship management and other administrative functions for the entire business banking operation.

From welfare to work...

continued from page 20

months, or who will become ineligible for assistance within 12 months. In addition, two of the following barriers to employment must exist: lack of a high school diploma or GED; low reading and math skills; a need for alcohol or drug treatment prior to employment or a poor work history.

The *Inland Empire Business Journal* sponsors the Women & Business Expo 1999 and will be

working with Pantane in soliciting gently-used women's business attire for this event.

"We encourage women attending the expo to bring gently-used business suits in exchange for raffle tickets. We have some pretty nice prizes for this event," Pantane said. The suit needs to be pressed, clean and on a hangar. For more information, contact Susan Pantane at (909) 386-8605 or the *Inland Empire Business Journal* at (909) 484-9765.



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Temecula Amsterdam Rd.

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\$1,943,239 OWNER: Beazer Homes Calif. Inc., 1100 Town &
4/7/99 Country 100, Orange, CA 92868, 714-285-2900
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Girl scouting...

continued from page 22

Drucker's *Forbes* article singled out the 85-year-old, 3.4 million-members organization as "...about the only organization that has integrated minority children and volunteers successfully." In fact, Frances Hesselbein, the former director of Girl Scouts, is now president of the Peter F. Drucker Foundation for Nonprofit Management.

Have Pam Frazier and Leslie Roth



Troop 1276 leaders: Pam Frazier and Leslie Roth

ever heard of Peter Drucker?

"No," they answered in unison.

What about allocation models, program evaluation and review technique, systems perspective or contingency approach in management? No.

But, Roth did pullout a Kaper chart, not much different than a Gantt chart, used to schedule work process-

es. That boardroom staple is also a key part in the troop's activities.

"This is where we're at with Camporee. It's scheduled for the end of April. We're going to practice some camping safety today," Roth says to the girls, pointing at the chart. The girls are poised to get up and go to work on assembling the tents.

"We're not going to have to sleep next to the cliff again, are we?" one of the girls asked.

"We weren't by a cliff last year. It was a gully housing noisy frogs and other small creatures," Frazier said, smiling.

The traditional Camporee is one of the largest Girl Scout camping activities where Brownies, Juniors, Cadettes and Seniors from the Upland service area will be gathering to celebrate the accomplishments of women in the twentieth century.

In welcoming the advent of a new century, there's no question that the Girl Scouts are still a sign of rich tradition. Whether they realize it or not, the leadership skills the girls develop will sustain and carry them far into adulthood.

Studies have shown that females emerge from adolescence with poorer self-image than do males. This information has not been lost on the leadership of the Girl Scouts of America. Each Girl Scout Council is free to develop new programs, supporting materials, such as coordinator's

guides, activity packets or booklets aiming to improve self-esteem.

For Troop 1276, some change is on the horizon, however. Both leaders and their respective daughters have chosen to take leave of the Girl Scouts. With additional family members to tend to, they anticipate a shrinking amount of free time limiting the number of activities to which they can give quality attention.

For example, Katie Frazier wishes to participate in the school band. Elissa Roth is interested in musical activities. Despite the changes in their daughters' interests, both mothers said they will continue to encourage their daughters to pursue whatever constructive activities they wish. The lessons they've learned in the Girl Scouts will follow them through those activities, and the rest of their lives.

A network is needed to accomplish any individual goal including the camping activities, visits to hospitals and local park cleaning ups. Moreover, the teamwork needed to realize group objectives is the same for Girl Scouts as it is for any business organization.

As with Troop 1276 successfully pitching tents to stand firmly in gusty wind, much of Scouting is an exercise in preparation, following procedures, adapting to the environment and overcoming perceived obstacles. It is a veritable mission statement to be posted on the tent's door flap.

Of the eleven members of Troop

1276, three of the girls are going on to Cadette Scouts. This will require a higher level of responsibility and community involvement from each of them. It is hard to predict if any of the girls will achieve Senior Scout status. Regardless, one thing is certain: it wouldn't be surprising at all if one of these girls is a senior-level executive some day.

The Girl Scout Organization: Some Tough Cookies

Girl Scouts was founded by Juliette Gordon Low, a resident of Savannah, Georgia, on March 12, 1912. From an original membership of 18, the organization has grown to 3.4 million members, internationally. Low was deaf. She was installed in the Women's Hall of Fame in Seneca Falls, New York, October 28, 1979.

Navy Rear Admiral Marsha Johnson Evans, a former Girl Scout, is the new National Executive Director for the organization, succeeding Mary Rose Main, who retired after 44 years. Rear Adm. Evans is the Superintendent of the Naval Postgraduate School in Monterey, California. She is a former White House Fellow and a member of Phi Beta Kappa.

"Girl Scouting contributed directly and significantly to the development of my personal concepts of patriotism, serve and respect for others. I look forward to ensuring that the future generations of young girls have the opportunities I had for personal growth, adventure and fun," said Evans, who is based at the Girl Scouts of the USA National Headquarters in Manhattan. Here, members develop resources and program materials to support the work of 320 Girl Scout councils nationwide.

SECOND Page 3

Developing the Desert Is No Mirage

by Lynda Giusti-Parra

It's unusual for women like Tina Mokhtarzadeh (mock-tar-zod), a wife and mother of three children, to aspire to become a land development manager in the construction

industry. But while earning her bachelor of science degree in geology at Chapman College, Mokhtarzadeh spent summer vacations honing her skills as a geotechnologist. She now works for U.S. Home Inc., overseeing con-

struction projects in the Palm Springs/Indio area.

"Believe me, it was no vacation to be digging around in the mines for U.S. Borax out in the middle of Death Valley," said Mokhtarzadeh. "But," she added, "I learned a lot of valuable information, namely about how adaptable the soil is to the environment."

With a cell phone in her hand, a Franklin planner in her briefcase and a four-wheel-drive vehicle for transportation, Mokhtarzadeh has, like the soil of the Mojave, become adaptable to her environment. In this case, it is the north side of The Heritage Palms Golf Course and retirement community in La Quinta.

During a tour of the site, she met with Buzzy Cook, the subcontractor responsible for installing

two miles of sewer pipe and Bob White, the Heritage Palms Golf Course superintendent, to coordinate the details of trenching the residential site in and around the perimeter of the golf course.

"We don't want this part of the project to interfere with golfing activities," said Mokhtarzadeh. "This has got to be done with great consideration for everyone," she said.

After a detailed review of the blueprints, then slowly driving around the sand trails speckled with tumbleweeds, she says that the remnants of the residential pads need to be graded and cleaned up again.

"It's going to resemble the south side of Heritage Palms when it's finished," she said, adding, "it can't be anything but beautiful."

Fleetwood Donates RVs to Racing Outreach Program

Fleetwood Enterprises, Inc., the world's largest RV manufacturer, continues to strengthen its relationship with Motor Racing Outreach (MRO) with this year's donation of three new motor homes for use at NASCAR sanctioned events, including the Winston Cup, Busch and Craftsman Truck series. MRO is a Christian organization that ministers to racing communities throughout the world.

"Not only are the people at Fleetwood RV a pleasure to work with, they also produce a quality product that lends credibility to our programs and provides venues that help us meet the needs of the people we serve," said Lindsey Spaeth, vice president of public affairs for

MRO. "Their generosity has allowed us to carry our program to other racing series, including the Craftsman Truck series this year."

The RVs comprise a significant part of MRO's mobile community center which offers a variety of services including Bible Club meetings, children's educational programs, counseling, trauma support and even physical fitness. In addition, daycare programs enable NASCAR spouses to go to the pit row during the race to show their support. Anchored by a full-time staff of 14 and volunteers from churches near each racing venue, MRO supports drivers, crew members, NASCAR officials, staff and their families.

PVHMC Steps Up Biopsy Technology

Pomona Valley Hospital Medical Center has expanded its mammography program with the addition of on-site LoRad stereotactic breast biopsy capabilities. The new technology is a minimally invasive alternative to surgical biopsy of breast lesion(s).

"In the past, the hospital provided a mobile unit four afternoons a month for stereotactic breast biopsy," said Bob Jacoby, administrative director of Radiology at Pomona Valley Hospital Medical Center. "Now, with the installation of our own equipment, women no longer have to wait for the procedure. It is available at their convenience."

Before the introduction of stereotactic equipment, a breast biopsy was conducted under gener-

al anesthesia in an operating room. The new procedure, which takes about an hour, is conducted with a local anesthetic as an outpatient procedure.

During the stereotactic procedure, the skin is numbed and a small nick provides an opening for the biopsy needle to extract several breast tissue samples. Localization of the lesion(s) is highly accurate because the technologist has direct visualization of the lesion during the procedure. Stereotactic breast biopsy is also less invasive and less disfiguring than surgical intervention.

Appointments by physician referral and information on stereotactic breast biopsy may be obtained by calling PVHMC's Radiology Department at (909) 865-9580.

the Department of Energy and National Institutes of Health, it will be finished in 2005. Scientists hope to gain a clear understanding of which genes are responsible for which diseases.

Although results from recent experiments seem promising, Fisher advises caution and patience. "We've been here before. Pharmaceutical companies, biotech jump in, stocks go up, only to find out that an experiment cannot be reproduced."

—by Christine Ciarmello

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gene therapy could be used in the state's only hemophilia care center at TUMC.

Bronya J.B. Keats, acting director of the LSUMC Molecular and Human Genetics Center in New Orleans, studies genetic disorders in Louisiana's Acadian population. Last month the U.S. Congress awarded \$1 million in initial funding to the center. The center eventually may study gene therapy for diabetes, cancer and cardiovascular diseases.

Keats says she believes the international Human Genome Project has renewed interest in genetics. The project, which began in 1990, will identify, map and sequence the roughly 80,000 genes in the human body. Sponsored by

maceutical company, says Fisher, which means any success would be attributed to that company and not the university. If a successful gene therapy were developed in Louisiana, the state would gain recognition and money by selling the invention to hospitals, pharmaceutical companies and biotechnology companies.

At the lab, Fisher is working on his own discovery. He has successfully treated hemophilia B in mice and will transfer this knowledge to nonhuman primates in January. "I am confident that it will work in monkeys. This would be unbelievable. We would be able to cure hemophiliacs with a single injection, like a vaccination."

Fisher hopes to announce a discovery in the spring, where the

Cracking the code...

continued from page 58

Kolls used a "suicide" gene, one that self-destructs or is eaten by the immune system, to deliver DNA to the patient's system. Three patients so treated have not improved, but have not gotten worse. Six patients have died (the gene therapy played no part in their deaths) and two of the patients' results are inconclusive.

Fisher says these results are fairly typical of a Phase I trial, when results are not about efficacy but about safety of administering the therapy. At TUMC, one gene therapy clinical trial is being used on about eight cancer patients.

The gene therapy was supplied by a large, out-of-state phar-



A view from the clubhouse patio of Heritage Palms Golf Course

LLUMC Opens Center to Study Interaction of Mind, Body and Spirit in the Healing Process

Loma Linda University Medical Center has opened a new center dedicated to the study of mind-body research. The new Center for Neuroimmunology is dedicated to building basic and clinical programs that will understand how the mind, body and spirit are linked in the healing process.

The director of the center is Dr. David L. Felten, MD, Ph.D., a professor of pathology, human anatomy, and neurology. Its research focuses on the observation that the brain can

exert powerful effects on health and wellness. The center will continue to build on research already conducted at Loma Linda which scientifically proves the beneficial effects of laughter, exercise, music and spirituality on the immune system.

The Center for Neuroimmunology is already conducting research on the effects of stress in bacterial and viral infectious diseases; AIDS and neural involvement; Alzheimer's Disease; and Multiple Sclerosis.

Where are all the workers...

continued from page 28

ity agency is to ask around. References, if used correctly, can be a very powerful tool in selecting a service. Most agencies will provide references if you ask for them, but call upon these only as a last resort. The references the employment service provides you will naturally provide glowing reports about their service — that's why they're on the agency's reference list!

Instead, ask around among your colleagues and friends. Find out what services others have used. You should certainly ask about the quality of service the agency provides. But, more importantly, ask about what kinds of mistakes the agency made and how they handled them. You can learn a lot about a service by the way they deal with problems and complaints. Before committing, you need to feel confident that, no matter what, your service will work for you.

You will know if you have chosen the right service by the quality of

candidates they send you. Are they making good matches, based on both skill levels and personalities? Anyone can send you a recruit with a specific set of skills, but it requires a skilled professional to match personalities, work habits, and all of the other ephemeral qualities of a happy workplace.

You'll know right away if you've selected the wrong agency if they send you 10-20 resumes from which to choose. When a service sends you this many resumes, they're having you do their job! A good service should have the confidence and knowledge to sort through resumes and send you no more than three great candidates unless you specifically request more. Your account executive should be able to tell you about their candidates and demonstrate that they have the kind of personal relationship with the applicant that is so critical to making a good match. When you interview the candidates the service sends over, you will know you've picked the right service if you have a

problem selecting among three perfectly matched candidates!

With the present dearth of unemployed workers, it's not a good time to sign on with upstart agencies. Established employment services don't suffer nearly as badly as their client companies during periods of low unemployment because recruitment is their specialty and they already have large databases of workers they can call upon to work. Many, like AppleOne, took steps long ago to prepare for lean times. "We are not a job-finding service," Kosinski explains. "We're a comprehensive career center. We offer free computer training, resume writing and interview coaching — we do whatever it takes to help our people realize their career aspirations. Our commitment to helping our customers has earned us loyal relationships, so we do well in any kind of market."

For more information about how AppleOne can save you time, money, and frustration in the hiring process, please call (800) 564-5644.

Stephanie DuPre is the Director of Communication services for AppleOne.

Business students...

continued from page 5

is the university's second year participating in the competition, which is designed to provide a challenging, complex decision-making exercise.

"It requires participants to define and articulate their corporate missions, set objectives, develop strategies to realize the objectives and create operating policies to ensure that operating decisions support the strategy," notes Greenfeld. Much of the competition, which began in January, was conducted over the Internet, with participants receiving information about changing market conditions. Students are required to make a set of weekly decisions to guide the development of their simulated business. Teams amalgamate points prior to the final three days of decision making and presentations before judges in San Jose, Greenfeld explains.

In addition to Page, Cal State team members included Frederic Armand of France, Josepho Escobar of the Philippines, Stephen Hughes of Hesperia and Merritt McKinney of Yucca Valley.

Insurance! Are you covered?

Why you need an Annual Insurance Audit

by William V. Reese, CCU
Talbot Insurance and Financial Services

When confronted with a large claim or loss, one of the last things a business owner wants to hear is "YOU are not fully covered!" An annual insurance audit, by an insurance professional, can minimize the chance of such an occurrence. It may also assist you in determining whether available insurance coverage(s) is absolutely essential to safeguard your business or simply desirable.

Two key thoughts here: 1) Get enough coverage to prevent severe financial difficulty in event of a loss. 2) Get the most coverage you can for each dollar spent.

In today's rapidly changing business environment, your insurance coverage requirements change. New products, new operations, and new property acquisitions all impact your business insurance needs. New employees add different dynamics to your business culture, and employees' expectations change. And, insurance contracts (yes, your insurance policy is a contract) change, too. Each year, the insurance industry adds new coverage and new exclusions that impact the coverage you have.

An annual insurance audit will help you focus on the best way to lessen the impact a property loss or lawsuit may have on your business operations. A reevaluation of property values — real property as well as machinery, equipment, stock, etc. — is a good place to start. With today's rapidly rising construction costs, it is important to make sure your buildings and business property are covered for the proper amount.

Insurance contracts require a business to "insure to value." That is, it must maintain a level of insurance equal to a specified percentage (called a coinsurance percentage) of their actual values. For instance, an 80 percent coinsurance clause in a policy covering a \$500,000 building requires a business to maintain

insurance values of at least \$400,000 (.80 X \$500,000). The valuation may be specified as either replacement cost (the cost needed to replace the building at today's construction cost) or at actual cash value (replacement cost less depreciation). Failure to insure property to value may result in a coinsurance

penalty!

In an effort to maintain market share and retain good businesses, insurance companies continue to aggressively price many classes of business. The buyer's market continues — and "soft market" prices cannot go much lower — so many insurers are offering MORE cover-

age for the same money. More cluck for your buck, so to speak.

An insurance audit may show that you are currently paying for coverage(s) that may be offered for free (or at substantially lesser cost) by another insurance market. Most insurance carriers now offer

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Emerging Business Resource Center

- The Equalizer
- News You Can Use
- EBRC Answers
- Self Evaluation
- Doing Business on a Budget - Making Your Money Go Farther
- Source of Funding
- Choosing Vendors
- Marketing Your Business
- Competing With Larger Companies
- Passing on Your Legacy
- Much more Valuable Info...

Innovative Web Site Offers Step-by-Step Guide to Building a Business

by Stephanie DuPré

With media pervading our lives, information is everywhere. Unfortunately, information retrieval is now even more difficult simply because there is so much material available that finding reliable, accurate, and trust-worthy news is a challenge. This can be particularly difficult for business people who are trying to start or grow a business, because your time and resources are already stretched to the limits.

To alleviate this burden, business solutions pioneer AppleOne Employment Services has created the Emerging Business Resource Center. This comprehensive resource provides an A-Z guide for the conceptualization, creation, and success of your business. Best of all, you can find the Emerging Business Resource Center on the AppleOne website at www.appleone.com. This makes finding the answers you need quick, easy, and readily available any time and anywhere you log onto the Web.

"AppleOne has always been a friend of emerging businesses," Vice President of Sales and Marketing Marc Goldman says. "The Emerging Business Resource Center brings us closer to our goal of becoming a full partner in the growth and success of entrepreneurial enterprises. First and foremost, we want to create a nurturing environment where growing companies can find everything they need to establish a solid, successful business."

A quick perusal of the EBRC reveals it to be, indeed, a complete handbook for building a successful company. The EBRC contains information on oft-overlooked but necessary steps to opening a business like tax codes, hiring and firing laws, and links to a myriad of other resources where you can obtain all the tools you need to grow your business. Complete with answers to every challenge facing a young or growing business, the EBRC also offers Marketing, PR, and Sales strategies, tips on establishing a competitive advantage, and utilizing technology to your best advantage.

For new business owners, the EBRC provides the innovative QuickStart kit. The QuickStart kit is a comprehensive package containing everything required to become a new employer. "A lot of people don't realize how much work is involved in starting a new company," Goldman says. "The QuickStart kit is designed to ensure you dot every I and cross every T and avoid costly and unnecessary fines and penalties." The QuickStart kit is free of charge, all you have to do is request it.

Whether you're just starting out, or you're gearing up to expand, the Emerging Business Resource saving you time, expense, and frustration. "We invested a lot of time and thought into putting the EBRC together," Goldman explains. "We considered every step in the process of building a company, and then addressed every aspect of each part. We are proud of the end product — there is nothing else like it anywhere on the Web."

To put the power of the EBRC to work for you immediately, go to www.appleone.com on the Internet.

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Greater Riverside Chambers...

continued from page 5

Technician Programs, and the ConCorde Career College Nursing Program. The hospital and its leaders played a vital role in the All America City campaign. Parkview was extensively involved in the community while establishing itself as the benchmark hospital for efficiency and effectiveness — the two most important measures of a hospital — in Riverside.

Parkview's Centers of Excellence offer many choices for the healthcare consumer. The Women & Children's Center has a reputation for high-quality maternal and neonatal intensive care. The Diabetes Treatment Center, which treats thousands of patients annually, offers free weekly blood sugar screenings and educational programs. The Curtis Cancer Center is designated as a comprehensive communi-

ty hospital cancer program by the American College of Surgeons Commission on Cancer — the only such center in the Riverside area. The Wound Specialty Center provides comprehensive wound care for physicians and their patients, and has a high success rate of wound healing and frequently prevents amputation and further debilitation. Parkview's Occupational and Physical Medicine Center provides extensive injury prevention and treatment programs and workplace assessments.

Norm Martin, speaking to the Chamber of Commerce Board last year, summarized some of the economic realities, the hospital's goals, and its continued commitment to Riverside. "We exist to serve you in the community," Martin said. "We have an obligation to put things back in the community, to be a good corporate citizen."

PRICE IS ONLY ONE FACTOR IN SELECTING A WORKERS' COMPENSATION INSURANCE CARRIER

by Dennis Sheehy

Like everyone else, Riverside County shoppers love a "buyers' market," where sellers jockey for position by offering the lowest possible price. But, with workers' compensation insurance, cheapest isn't always best.

The deregulation of the workers' compensation insurance system — or "open rating" — in 1995, freed insurers from mandated minimum rates and dramatically reduced employers' insurance premiums. This pumped billions of dollars back into California's economy.

When shopping for workers' compensation coverage, Riverside County business owners should consider several other factors in addition to bottomline price.

Nonetheless, let's start with price:

With workers' compensation coverage, the cardinal rule is to

make sure you're comparing final quotes and not just basic rates. The rating plans and/or the discounting schedules of most workers' compensation insurers yield final quotes that can be vastly different from their basic rates. What makes the difference?

That depends on how you answer certain key questions:

Are you receiving discounts for the proactive programs you've instituted — that generally entail a lower risk for the insurer? Such programs include early return-to-work programs, comprehensive health benefits for your employees and full use of the medical control options.

Do you fully understand the variables that could affect your final price, premium range discounts, sub-class qualifications and group discounts?

Once you understand the pricing of your quote, ask yourself some questions: "What am I getting for this price, and what do I

need or expect?" "Can I rely on the financial strength of the carrier?" This crucial factor determines the insurer's ability to pay future claims, and its ongoing competitive influence in the insurance industry. These important indicators of financial strength or weakness include the carrier's total assets, level of reserves and investment portfolio quality.

There are several ways to determine the carrier's financial condition: making inquiries directly to them or to your insurance broker or agent; reviewing the carrier's annual report; and inquiring about the carrier's attitude toward rate adequacy. You can also study the financial ratings assigned to the carrier by major rating agencies.

Strong carriers use actuarially sound strategies to offer attractive rates to businesses whose owners take an active role in enhancing and maintaining workplace safety.

Weak carriers will compete too aggressively and may veer into risky pricing strategies to attract more premium revenues.

What are your expectations of the carrier's claims management and loss-control service capabilities? Remember that open rating increased the impact that a business's claims and accident history has on policy pricing: Not only does the experience modification system still apply (the system that compares your business's claims with the average for your industry), but the carriers can also use their filed rating schedules to increase your costs because of prior claims or accident histories.

Does your carrier offer state-of-the-art claims reporting systems? This will help you fulfill your obligations by allowing reporting/filing of claims reports 24 hours a day. Strong medical cost-control and early return-to-work programs effectively reduce

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Employment Practices...

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ever-evolving exposures, employment litigation is expected to increase even more and affect thousands of companies. The impact can be catastrophic for some. Legal defense costs are often staggering. Awards to plaintiffs can have a serious financial impact on any business. Moreover, litigation often lasts for several years, consuming much of management's time and energy.

From approximately 1992 to 1997, the number of employment-related lawsuits in California has tripled.

Sexual harassment complaints are estimated to increase 25 percent over the next year.

ADA (Americans With

Disabilities Act) claims are estimated to increase by 30 percent.

Average compensatory losses are: wrongful termination, \$532,016; age discrimination, \$450,289; work-related gender discrimination, \$501,622; and sexual harassment, \$120,702. (Source: Jury Verdict Research Series.)

Defense just through the complaint-filing stage can cost \$35,000.

It is vital for employers to understand their specific liabilities and insurance coverage needs, review their human resources practices, and improve their procedures and documentation. Since the least costly lawsuit is the one that isn't filed, companies that focus on training management staff and implementing prevention programs can often diffuse potential litigation.

Insurance! Are you covered?

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expanded coverage forms providing coverage for such items as: accounts receivable, valuable papers, property of others, property in transit, etc. While limits for such coverage enhancements are relatively small (\$10,000 to \$25,000), such limits are often adequate for many businesses.

Limits of liability insurance need to be reviewed periodically. Many years ago, \$300,000 in coverage seemed to be the standard, then it increased to \$500,000. Today, \$1 million seems to be the minimum standard, and more coverage is usually desirable. Rule of thumb — your liability insurance limits should be at least twice your net worth. As your business grows, your exposure to loss grows too!

Another area of concern is litigation caused by employee issues. Until recently, most insurance policies excluded coverage for matters such as wrongful termination and sexual harassment and coverage was not even available for small business. But, in the past two years, coverage for employment related practices has become available at a reasonable price. The EPL form will provide protection if you or your business is impacted by litigation for alleged improper

actions by employers, even if the alleged acts have no basis in fact.

New exclusions appear on a regular basis. One of the newest is the "Y2K" exclusion, which — for lack of better terms — says the insurance company wants nothing to do with, and offers no coverage for, any problems alleged because of computer problems revolving around the year 2000. And, while such coverage may be purchased, it is pricey and requires exacting computer pre-checks.

An annual insurance audit by your insurance professional can help reveal deficiencies in your existing insurance program, and provide a basic framework from which changes can be made. Many agents do this matter-of-factly as a part of the annual renewal cycle, but if you haven't seen them in a while, I'd suggest you give them a call.

William V. Reese of Talbot Insurance and Financial Services, Inc. has 31 years' experience in the insurance industry. Reese specializes in providing risk management and insurance services to businesses within the Inland Empire. He's a chartered property and casualty underwriter and has taught insurance for the Insurance Education Association.

tion.

Companies should also consider employment practices liability insurance, more commonly known as EPLI. Surprisingly, many companies are not familiar with EPLI until faced with a claim. Since there is no standardization in this type of insurance, companies should look to a broker who knows the ever-changing coverage and definitions of EP policies. A broker who understands the industry and the company's specific exposures will not only shop the marketplace for a policy that best meets the company's needs but will better the company as a consultant helping the company to manage its risk.

LOSS PREVENTION

Clearly one advantage of obtaining EPL coverage is that the underwriting process provides a measure of loss prevention for the company by standardizing its employment practices and ensuring compliance to applicable federal and state employment laws. Typically, the employer will obtain a complete audit of its human resource/employee management procedures including:

- A review of formal employment policies and procedures for "employment at will," "equal employment," "sexual harassment," "communicable diseases," and "accommodating the disabled" in accordance with the Americans with Disabilities Act (ADA).

- A requirement that written applications be obtained for all new hires.

- A review of the orientation procedure for new hires, written annual performance reviews, mandatory exit interviews by supervisors.

- An inspection of Equal Employment Opportunity Commission (EEOC) statements posted and distributed.

Balancing the rights and responsibilities of management and employees through written policies and procedures is the best way to avoid employment-related lawsuits. Written policies and procedures will also ensure consistency throughout the company's employ-

ment practices. It is imperative that managers and supervisors are knowledgeable of the potential legal implications of their statements and actions with respect to employees. Most important is education along with training that is tailored to problems that may be encountered in the workplace.

From approximately 1992 to 1997, the number of employment-related lawsuits in California has tripled.

Sexual harassment complaints are estimated to increase 25 percent over the next year. ADA (Americans With Disabilities Act) claims are estimated to increase by 30 percent.

Sexual harassment, wrongful termination, and discrimination are not just catch phrases of the '90s. They also represent real exposures for companies large and small. In today's increasingly litigious environment, with ever-evolving legislation defining "protected classes," employment practices claims are on the rise, and defending against even meritless claims can have a significant impact on a company's profitability.

Tim Noonan is president of Lockton Insurance Brokers, Inc., a commercial insurance brokerage firm recognized for providing creative solutions to risk management, loss prevention, loss cost reduction, and claims management.

Noonan has been involved in the commercial insurance and risk management industry for the past two decades. Recognized for his expertise in risk management issues, Noonan, has authored numerous articles and has spoken before some of the most nationally-known risk management forums.

Do Your Employment Practices Put Your Profitability on the Line?

by Tim Noonan, Lockton Insurance Brokers, Inc.

Employment practices liability (EPL) has become one of the hottest topics in courtrooms and headline news across America. This area of liability was not common as recently as 1988. Since that time, however, employment litigation has exploded — accounting today for an estimated one-fifth of all civil suits filed in the U.S. courts.

Heightened awareness of employee rights from well-publicized cases like the Clarence Thomas hearings and the Texaco scandal, coupled with the passage of Americans With Disabilities Act of 1990 and Civil Rights Act of 1991, has increased the likelihood that employees will file complaints for a variety of disputes. Furthermore, the broadening of definitions for "discrimination" and "harassment" has caused claim frequency to rise.

It could be a joke told in the

coffee room, an employee who had to be terminated, or even a person the company chose not to hire. Every employer, large or small, faces the reality that it will be a target of legal action from past, present and prospective employees. Employers in California — one of the most litigious states in the U.S. — should be even more wary of employment-related lawsuits. Published statistics have shown that a California employer will be sued at least one time every five years.

Consider a 1991 discrimination case in Los Angeles, in which the plaintiff, a 56-year-old construction company executive, claimed he was forced to quit his job because of his age. After a 38-day jury trial, he was awarded \$2.1 million in economic damages, \$2 million for emotional distress, and \$1.6 million in attorneys' fees and costs — a total of \$5.7 million.

With changing legislation and

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good times & great oldies!

BUSINESS INFORMATION RESOURCES

WEB SITES

- Aviastar Communications, Inc.**.....http://www.aviastar.net
Agricultural Export Program (AEP), Calif. Dept. of Food and Agriculture
http://www.atinet.org/aep
Bank@Home, Union Bank's Internet Banking Center
http://www.tdmi.com/usa
Business Bank of California
http://www.businessbank.com
California state government home page
http://www.ca.gov
Center for International Trade Development
http://www.resources4u.com/citd/
City Business Guide CITIVU Rancho Cucamonga
http://www.citivu.com
Columbia Chino Valley Medical Center
http://www.cvmc.com
First Federal Savings of San Gabriel Valley
http://www.firstfederalsgv.com
Giant I.E. RVhttp://www.giantrv.com
I.E. Small Business Dev. Ctrhttp://www.iesbdc.org
San Antonio Community Hospitalhttp://www.sach.org
Small Business Developm. Center.....http://www.iesbdc.org
U.S. Presidenthttp://www.whitehouse.gov

E-MAIL ADDRESSES

- Bill Leonard**senator.leonard@sen.ca.gov
California Center for Health Improvement
cchmail@aol.com
Inland Empire International Business Association
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Alice's Wonderland: Amateur radio, Psion and Renegade support, CD-ROM, No Ratios, On-line games, active message bases; (909) 597-4469.
Apple Elite II: Networked messaging, on-line games, transfers for Apple II and Mac, 14.4 baud; (909) 359-5338.
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Ebiz — Business: Business management, labor laws, CPA issues, human resources, employee benefits, 14.4 baud, 24 hours; (714) 239-6864.
InvestorLink: Stock, commodity prices, real estate, daily news, personal finance, mutual funds, 28.8 baud; (818) 331-4611.
Mommadillo's BBS & Breakfast: WwivNet, E-mail, TradeWards, Lord Scrabble On-line, 14.4 baud; (310) 432-2423.
PC-Windowmaker BBS — A.U.G.I.E.: Computer user group club BBS, supporting IBM, Atari and Mac downloads, on-line games, RIP menus, 28.8 baud. (909) 637-1274.

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The Inland Empire Business Journal is compiling a list of the local bulletin boards. If you would like to have your board included, fill out this coupon and mail it to: Inland Empire Business Journal, Attn.: Bulletin Boards, 8560 Vineyard Ave., Ste. 306, Rancho Cucamonga, CA 91730-4352.

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Price is only one factor...

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the medical costs of a claim.

Finally, does the insurer take an aggressive stance against fraud and system abuses?

Many companies need help in complying with federal and state safety regulations, evaluating operational hazards, understanding loss trends or exposure and, finally, implementing a comprehensive cost control program. Effectively carried out, this policy helps to prevent losses or, once losses occur, minimize their impact on the insurance policy and other business costs. If your business needs this type of assistance, can it be delivered by the carrier you're considering?

Thanks to open rating, it's still a "buyers market," but, best of all, it's a market for educated buyers.

Dennis Sheehy is the district manager of State Compensation Insurance Fund Riverside District Office, which provides workers' compensation coverage to approximately 8,000 businesses in Riverside County.

Headquartered in San Francisco with offices across California, State Fund is California's largest provider of workers' compensation coverage, with approximately 227,000 policyholders. Established by the California Legislature in 1914, State Fund guarantees the availability of workers' compensation coverage to all California employers and competes with private carriers. The State Fund is a wholly self-supporting nonprofit public enterprise which returns all funds in excess of expenses, claims and necessary surplus to its California policyholders.

NEW BUSINESS

Rent A Wreck of Barstow, 130 Eastgate Rd., Barstow, CA 92311-3224, Joe Rosano

Rental Tracker System Solutions, 11802 Lucena Ave., Fontana, CA 92337-1035, Cynthia Trinidad

Replacement Cabinet Door Co., 6612 Avenida, Riverside, CA 92509-5645, Mariposa Michael Rasta

Resilient Marketing Company, 383 East N. Street, Colton, CA 92324, Rufus Johnson

Retreat Las Palmas, 330 Stevens Rd., Palm Springs, CA 92262, John Rodrigo

Rev. John A. Flahiff Collection, 3218 Vineyard Way, Riverside, CA 92503, Christine Flahiff

Rev. Power Products, 268 Cluster St., San Bernardino, CA 92408, Klen Jensen

Ri Ly U Neek Toy Co., 71757 29 Palms Hwy., Twentynine Palms, CA 92277, Eseta Nicholls

Rich Capitol Corporation, 28910 Rancho Cal. Rd., #203, Temecula, CA 92590, Jose Rivero

Richard's Security Doors, 14340 Adair Ct., Victorville, CA 92394-3218, Richard Vargas

Rick's Lawn Service, 1516 West 8th St., #109, Upland, CA 91786, Andrew Marshall

Rim of The World Village, 4836 Kauffman Ave., Temple City, CA 91780, James Chou

Rim Properties, 15434 Sequoia Rd., Hesperia, CA 92345, Ian Bryant

Rising Sun Funding Group, 43014 Camino Caruna, #A, Temecula, CA 92592, Nick Matalaali

Riverside Stamp & Coin, 6740 Magnolia Ave., Riverside, CA 92506, Craig Roubinek

Road Runner Registration, P.O. Box 2604, Fontana, CA 92334-2604, Margaret Payne

Robert's Carpet Care, 12786 Argo Pl., Moreno Valley, CA 92553-5631, Robert Pruitt

Rod's Automotive Performance, 39371 Esplanade Ave., San Jacinto, CA 92582-4511, Rodney Smith

Roger's Installation & Repair Svc., 13134 Larkhaven Dr., Moreno Valley, CA 92553, Roger Salquist

Rogers Products, P.O. Box 890344, Temecula, CA 92589-0344, Sharon Rogers

Ronn Reed AC Heat & Refrigeration, 3350 Ave., Palm Springs, CA 92262, Fey Norte, Ronald Reed

Rosemary & Rue, 802 Park Ln., Corona, CA 91719-2325, Cynthia McCusker

Rosenthal Soap Sales, 2261 Indigo Hills Dr., Apt 5, Corona, CA 91719-7967, David Rosenthal

Roth Printing Services, 5300 Waverly Dr., #16, Palm Springs, CA 92264, Nancy Roth

Round Up Feed & Grain, 20651 Palomar Rd., Wildomar, CA 92595-9283, Cindy Nelson

Royal Diamond B & B, 36400 Los Alamos Rd., Murrieta, CA 92563-9500, Harvienia Williams

Royal Motel, 755 W. 5th St., San Bernardino, CA 92410-3101, Dashrath Patel

Royalite, 300 Kansas St., Redlands, CA 92373-8151, High Perform Plastic Inc.

Royalty Records, 4350 Electric Ave., Arrowhead Farms, CA 92407-3714, Christopher Campbell

Rubidoux Chevron, 3070 Rubidoux Blvd., Riverside, CA 92509-4445, B C Oil Venture LLC

S & L Enterprises, P.O. Box 1654, Lake Arrowhead, CA 92352, Scott Seifert

S & N Wholesalers, 5337 Running Fawn Ct., Alta Loma, CA 91737-6708, Nancy Cline

S & S Maintenance Service, 5350 La Sierra Ave., Riverside, CA 92505, Chindavanh Sybil

S B A, 21116 Valencia St., Apple Valley, CA 92308, Paul Marlett

S C S Creations, 41593 Winchester Rd., Ste. 120, Temecula, CA 92590-4857, Sharyl Rieser

S T A D Z Heavy Equipment Repair, 1241 Antonell Ct., Beaumont, CA 92223-1775, Steven Rakestraw

S T G Molds, 9788 Sixth St., Rancho Cucamonga, CA 91730, John Tomassi

SV Enterprises, 29105 Alessandro Blvd., Moreno Valley, CA 92555, Sylvia Van De Pol

Sachil Enterprise, 2337 Fallen Dr., La Puente, CA 91748, Jayesh Shali

Sacred Sisters Productions, 58 Cornell, Rancho Mirage, CA 92270, Sharon Stevens

Salon Elan, P.O. Box 3483, Crestline, CA 92325-3483, Marie Christiansen

Rancho Cucamonga, CA 91730-3571, William Wolff

Sands Appraisal Services, 6185 Magnolia Ave., #159, Riverside, CA 92506, Sheila Magnum

Santa Cruz, P.O. Box 821, Big Bear City, CA 92314-0821, Robert Smith

Santa's Clauset, 701 N. Haven Ave., #110, Ontario, CA 91764, James Roberts

Sarah's Lil Deal, 691 Sixth St., Norco, CA 91760, Sarah Stafford-Serlet

Savas Furniture Thrift Store, 976 E. Base Line St., San Bernardino, CA 92410-3917, Vojsava Sakiri

Schell Intl. Clothing for Rider, 28071 Calle Cortez, Temecula, CA 92590, Matthew Woldenga

Scissors, 73386 Hwy. 111, #8, Palm Desert, CA 92260, Emily Banke

Scratch N Sniff Enterprises, 706 California Ave., Needles, CA 92363-2116, Ted Wettergreen

Screen Express, 5019 Chapparel Way, Banning, CA 92220, Lynndsy Swatkowski

Screenmasters Promotions Intl., 720 El Cerrito Dr., Apt 4, Riverside CA 92507-6021, Monette Miller

Search of Elegants, 16869 Washington St., Riverside, CA 92504-6175, Maurice Halvorson

Secret Cds. & Software, 3955 Orchid Dr., East Highland, CA 92346-2265, Barry Cooper

Secure Domain, 74140 El Paseo, Palm Desert, CA 92260-4113, Murray Rodkin

Secure Shredding Service, 38118 Calle Quedo, Murrieta, CA 92563-5634, Fred Kunkle

Semiconductor Packaging Solutions, 29675 Vallejo Ave., Temecula, CA 92592, Courtney Fumival

Sergio's Mexican Food, 1675 W. Ramsey St., Banning, CA 92220-4230, Hilda Rocha

Serrano's Auto Repair, 1605 N. Rancho Ave., Colton, CA 92324, Adolfo Serrano

Servall Packaging, 16074 Grand Ave., Lake Elsinore, CA 92530-1418, Remington Servall

Shannon Company, 13791 Roswell Ave., #A, Chino, CA 91710, Michael Shannon

Show Pro, P.O. Box 1195, Twin Peaks, CA 92391-1195, Steven Oday

Showbiz Security, 577 W. Galway St., Rialto, CA 92377, Ruben Cortez

Shree Laxmi Investments, 13921 Oaks Ave., Chino, CA 91710-7011, Mehul Shah

Sierra Chiropractic, 3970 N. Sierra Way, #B, San Bernardino, CA 92405, Ardythe Tyszka

Sierra Construction Co., 318 W. 10th Pl., Beaumont, CA 92223-1600, Dean Buratt

Sierra Medical Billing, 7201 Haven Ave., #162, Alta Loma, CA 91701-6065, Frank Zacharias

Sierra Roofing Company, 154 W. Foothill Blvd., #298, Upland, CA 91786, Gary Berneathy

Sigmund Associates Consulting, 1060 E. Alejo Rd., Palm Springs, CA 92262-6125, Glenn Sigmund

Sign A Rama, 9950 W. Foothill Blvd., Rancho Cucamonga, CA 91730, Robert Gillette

Sign Design, 1182 Monte Vista Ave., Ste. 5, Upland, CA 91786-8204, Loren Traister

Sign of Integrity, 33290 Calle Alfredo, Temecula, CA 92592-1400, Robert Pennington

Signal Moreno Ltd. Partnership, 20866 Quail Run Dr., Walnut, CA 91789, Joseph Kung

Signatures, 174 N. Palm Canyon Dr., Palm Desert, CA 92260, Barry Albert

Signs of The Times, 74923 U.S. Hwy. 111, #162, Indian Wells, CA 92210, Chelsea Mead

Silver Expressions, 5060 Montclair Plaza Ln., Montclair, CA 91763, Harlo Elson

Silver Lakes Realty, P.O. Box 59, Helendale, CA 92342, Tamara Keller

Simple Elegance, 19 E. Citrus Ave., #300, Redlands, CA 92373, Calvin McLean

Simply Put, 13346 San Juan Ave., Yucaipa, CA 92399-5159, Jody Pohren

Sisters Flowers & Gifts, 1066 East Sixth St., Corona, CA 91719, Ramiro Guerrero

SIWB Famous Images, 1432 N. Solano Pl., Ontario, CA 91764-2323, James Anderson

Smith's Specialties, 51977 Lois Ave., Cabazon, CA 92230, Shirley Smith

Smithson Specialties, 9836 Foothill Blvd., Ste. 6, Rancho Cucamonga, CA 91730-3619, William Smithson

Smoke Shop Plus, 1331 Kendall Dr., Arrowhead Farms, CA 92407-4174, Abdel Awad

Smoketree Stables, 2500 S. Toledo Ave., Palm Springs, CA 92264-9534, Roderick Johnson

Smooth Saleing, 6419 Barolo Ct., Alta Loma, CA 91737, Stephen Easton

Smoothies and More, 14746 Ash Cir., Chino, CA 91709, Kenneth Parrillo

So. Cal. Revitalization Co., P.O. Box 3115, Rancho Cucamonga, CA 91729-3115, Aggie Patton

So. Cal. School of Aromaology, 5186 Benito, #442, Montclair, CA 91763, V. Jackson

Sobi Trading Inc., 184 W. Club Center Dr., #L, San Bernardino, CA 92408, Yurika Masukawa

Soboba Hot Springs Cottages, 21932 Soboba Rd., San Jacinto, CA 92583, Henry Pirelli

Search of America, 21250 Box Springs Rd., #109, Moreno Valley, CA 92557, Jack Johnson

Soil Solutions, 25767 Pelion Rd., Menifee, CA 92584-8609, Nicole Lundstrom

Solidarity First Records, 7201 Archibald, #4-187, Alta Loma, CA 91701, Richard Luckett

Somewhere in Time, 1 Mills Cir., Ontario, CA 91764-5207, Sherri Hudson

Sons General Auto Center, 421 W. 6th St., Corona, CA 91720-3352, Chong Chang

Soul of China, 50855 Washington St., #2F, La Quinta, CA 92253-2891, Peter Weng

Sold out Management, 10026 Marion Ave., Montclair, CA 91763, Daniel Villao

South Side Records, 3945 Alamo St., Riverside, CA 92501-1001, Saul Ulloa

Southland Capital Mortgage, 15888 Main St., Ste. 111, Hesperia, CA 92345-3467, Arturo Pineda

Southland Exteriors, 10453 Ironwood St., Rancho Cucamonga, CA 91730, Joseph Quam

Southwest Distributing, 10657 10th Ave., Hesperia, CA 92345, Theodoros Numan

Sparkle Home Services, 68195 Vista Chino, Cathedral City, CA 92234, Niv Bedshalom

MORE NEW BUSINESS

Natl. Shippers Network, P.O. Box 9000, Alta Loma CA 91701-9000, Edgar Reece
Nature's Nutrition, 22600 Inspiration Pt., Quail Valley, CA 92587-7855, Keith Ayres
Naturestone, 65895 Avenida, Desert Hot Springs, CA 92240-1523, Cadena Ramiro Zamora
Navetas Creative Moments, 307 S. Smith Ave., Trlr. 9, Corona CA 91720-1745, Noveta Hepler
Nebula International, 44150 Mayberry Ave., Hemet, CA 92544, Robert Olsen
Net Cash Now, 402 W. Francis St., Corona, CA 91720-4834, Debra Upchurch
Network 1 Resource, 4766 Central Ave., Fliverside, CA 92504, Ernest Ramirez
Network Learning Center, 1150 N. Mountain Ave., Ste. 105, Upland, CA 91786-3668, Joey Cowan
New Beginnings, 40110 Cal Oaks Rd., #103, Murrieta, CA 92562, Ronald Becker
New Diamond Glass & Mirror Co., 31877 Mission Trl., Lake Elsinore, CA 92530, Nawee Shairani
New Media Innovations, 5710 Dogwood St., San Bernardino, CA 92404-2812, Debbie Johnson
Nic Construction, 13525 Glacier Cir., Hesperia, CA 92345, Nicholas Collins
Nice N Clean Carpet Care, 28332 11th St., Lake Elsinore, CA 92532, Brian Forster
Noah's Ark Pet Prescription Svc., 2060 Pacific Ave., Norco, CA 91760, Taryn Hefler
Norco Dental Practice, 1260 Hamner Ave., Murrieta, CA 91760, Pacific Dental Services Inc.
Oak Tree Village Express, 143 Myrtlewood Dr., Calimesa, CA 92320, Kerry Stevens
Oasis Concrete, 1051 Peaceful Dr., Corona, CA 91720, Stephen Tengen
Odal Enterprises, 7948 1/2 Sunnyside Ave., San Bernardino, CA 92410-5026, Anna Wilbanks
Odor B Gone, 1259 East "G" Street, Ontario, CA 91764, Julie Jiles
Old Man Trucking, 910 W. Locust St., Ontario, CA 91762-5928, Martin De La Torre
Old Tom Donuts of Temecula, 28326 Front St., Temecula, CA 92590-1814, Adona Paolim
Olmedo Enterprises, 73315 Country Club Dr., #190, Palm Desert, CA 92260, Jose Olmedo
Omega Mortgage West, 189

Nebraska St., Lake Elsinore CA 92530, Samuel Jiron
On Camera Management, 7270 Victoria Park Ln., Ste. 2C, Etiwanda CA 91739-1850, Clover Divers Ent. Inc.
On The Mark, 3127 Mohawk Trl., Riverside CA 92503-5461, Mark Whritenour
One El Paseo Plaza, 74225 U.S. Highway 111, Palm Desert, CA 92260-4143, Samuel Rasmussen
One On One Publishing, 210 W. Kimball St., #6, Hemet, CA 92543, Gayle Arrowood
One Stop Construction, 1723 Pennsylvania, Colton, CA 92324, Tyrone Ervin
One Stop Funding, 3347 Michelson Dr., Ste. 300, Irvine, CA 92612-0661, Neil Kornswiet
One Stop Mini Mart, 4300 Green River Rd., Corona, CA 91720-1506, Vasant Kale
Ontario Dental Health, 2114 Victoria Way, Pomona, CA 91767, Lupe Garcia
Ontario Mills Tailors by Peter D., 880 N. Rochester Rd., Ontario, CA 91764, Pratap Chugh
Out West Soups & Dips, 1005 N. Center Ave., Apt. 8207, Ontario, CA 91764-5522, Deborah Godbout
Overcome Unlimited, 12651 Penske St., Moreno Valley, CA 92553-5261, Gary Barnes
P & S Trucking, 13450 Avenida, Desert Hot Springs, CA 92240-6406, Hermosa Parker Tanner
P C A Company, 42335 Washington St., #F230, Palm Desert, CA 92211, Sandra Hughes
P C W Construction, 8414 Snow Cap Ave., Pinon Hills, CA 92372, Paul Wadum
P D D, 31675 Corte Encinas, Temecula, CA 92591, Robin Loizu
P G Productions, 7201 Archibald Ave., #4-228, Alta Loma CA 91701-6403, Bookhart
P J's Refrigeration & AC, 3030 Winifred St., Riverside, CA 92503-5424, Peter Edivan
P S Nature Pure Water Co., 1110 N. May Dr., Palm Springs, CA 92262-4810, David Semones
Pacific Coast Hair, 8651 Baseline Rd., Rancho Cucamonga, CA 91730, Susan Johnson
Pacific Coast Herpetological, 18540 Arrowhead Blvd., Arrowhead Farms, CA 92407-1306, Robert Johnson
Pacific Computer Marketing, 8350 Archibald Ave., Rancho Cucamonga, CA 91730-3669, Moe Azmat

Pacific Decorative Printing, 41083 Sandwood Cir., #D, Murrieta, CA 92562, Curtis Boulware
Pacific Exteriors, 7949 Woodley Ave., #218, Van Nuys, CA 91406, Stephen Hoffman
Pacific Fitness & Nutrition, P.O. Box 70026, Riverside, CA 92513-0026, Eryn Cook
Pacific Funding, 1040 S. Mt. Vernon Ave., #G291, Colton, CA 92324, Fred Demarco
Pacific Mgmt. Company, 1441 N. Sepulveda Ave., San Bernardino, CA 92404, Gary Emblem
Pacific Precision Products, P.O. Box 130, Norco, CA 91760, Ron Kohlmeyer
Pacific Realty & Investment, 2520 Moosedere Dr., Ontario, CA 91761, Robert Peters
Pacific Retail Consulting, 14683 Amigos Rd., Chino, CA 91709, Scott Mayo
Pacific West Cellular Accessories, 405 Oak St., Colton, CA 92324, Shawna Meadows-Loper
Padilla Tree Service, 68580 "H" Street, Cathedral City, CA 92234, Lazaro Padilla
Palm Springs Desert Tanning Co., 4751 E. Palm Cyn. Dr., Palm Springs, CA 92264, Paul Smith
Palm Springs Mem. Ins. Services, 690 Vella Rd., Palm Springs, CA 92264, Anthony Rogers
Palm Springs Publishing, 1380 E. Tamarisk Rd., Palm Springs, CA 92262-5863, Elliot Field
Palm Springs Sports, 384 N. Palm Canyon Dr., Palm Springs, CA 92262, Court James
Palm Springs Trading Company, 4645 E. Ramon Rd., Palm Springs, CA 92264, Chung Oh
Pamela's Elite Office Mgmt., 4155 Second St., Riverside CA 92501, Pamela Mata
Paradigm Financial Services, 14127 Coloma St., Fontana, CA 92336, Richard Caires
Paradise Carpet Care, 30545 Monte Vista Way, Thousand Palms, CA 92276, Rick McCay
Paradise Custom Pools, 12767 Velare Ct., Victorville, CA 92392-8963, Donald Gratiano
Paradise Dress, 4689 La Causey Ct., Chino, CA 91710, Marcia Gorman
Paradise Lock & Alarm Center, 41083 Sandalwood Cir., #1, Murrieta CA 92562, Greg Havens
Paradise Packaging, 39506 Via Monserate, Murrieta, CA

92563, Michele Elwood
Paradise Plants, 1005 N. Center Ave., #5307, Ontario, CA 91764, Rebecca Durham
Parkwood Pre Collision Services, P.O. Box 30682, San Bernardino, CA 92413-0682, Brad Hayashi
Pars Surgery Inc., 205 N. First St., #B, Blythe, CA 92225, Hossain Sahlolbei
Past Life Insights, 1301 N. Palm Canyon Dr., Ste. 301, Palm Springs, CA 92262-4400, Patricia McCole
Patton's Liquor & Smoke Shop, 3204 W. Florida Ave., Hemet, CA 92545, Sophal Sek
Pawelski, 2320 E. 3rd St., San Bernardino, CA 92410, Naoum Bassil
PC Information Systems, 24844 Newgarden St., Moreno Valley, CA 92551-7421, Paul Catledge
PDITFC Corona, 1725 S. Grove Ave., Ontario, CA 91761, James Fullmer
Pearson's Trucking, 7056 Topaz Ave., Hesperia, CA 92345-8111, Loren Pearson
Pegasus Computer, 8228 Beech Ave., Fontana, CA 92335-3230, Stephen

Robertson
Penguin's Yogurt & Ice Cream, 3908 Grand Ave., #B, Chino, CA 91710, Yoon Kim
People of California Heritage, P.O. Box 3000, Chino, CA 91708-3000, Tony Cerda
People Pleasers, 31976 Linda Ladera St., Yucaipa, CA 92399-1507, Kerry Brayley
Perfect Nails, 331 E. 9th St., #5 B, San Bernardino, CA 92410, Dung Chau
Performance Auto Sales Leasing, 2634 Hamner Ave., Norco, CA 91760-1924, Dale Thompson
Performance Direct Remanufacturing, P.O. Box 3231, Ontario, CA 91761-0924, Dannie White
Personalized Printing, 1414 N. Riverside Ave., Apt 102, Rialto, CA 92376-8065, Joseph, Thomas
Phoenix Automotive Group, 791 Silvester Ct., Corona, CA 91719, James Drevdahl
Photoprints for Kids, P.O. Box 3032, Ontario, CA 91761-0904, Kathy Rowland
Pickwick Arms, 522 La Verne, Redlands, CA 92373, Virginia Rusk

MORE NEW BUSINESS

Pied Piper Co., 1211 West Brooks St., #A, Ontario, CA 91762, Allan Merki
Pierce Automotive, 10941 Hole Ave., Riverside, CA 92505, Max Prado
Pierce Plaza, 3812 Pierce St., Riverside, CA 92503, Ronald Kozma
Pine Knot Communications, P.O. Box 345, Big Bear City, CA 92314-0345, Michael Homan
Pizza Factory Hesperia, P.O. Box 291850, Phelan, CA 92329, Brian Lombardi
Plaid Cow Productions, 11 Corte Pallazo, Lake Elsinore, CA 92532, Mark Loverts
Plants 4, 71601 Hwy 111, Rancho Mirage, CA 92270, Albert Stremmel
Plasticraft Countertops, 1450 Colton Ave., Colton, CA 92324, Danie Dixon
Platinum 7 Home Loans, 23856 Creekwood Dr., Moreno Valley, CA 92557-2917, Daniel Bradford
Play Wet, 23670 Cedar Creek Ter., Moreno Valley, CA 92557-2901, Guy Lewis
Playmation, 817 Allegre Cir., Corona, CA 91719, Michael Welch
Plaza Associates, 3690 Riverside Plaza, Westminster, Riverside, CA 92506, Central LLC
Plaza Escada, 73811 El Paso, Palm Springs, CA 92262, Pearis Palm Corp.
Pleasant View Home Care, 6297 Sandoval Ave., Riverside, CA 92509, Rogelio Santos
Ploi & Company, 3681 Walnut Ave., Chino, CA 91710-2904, Adria Pacific Bridgewood Inc.
Plumb Level, P.O. Box 951, Yucaipa, CA 92399-0951, David Quintard
Pocket Change Variety Outlet, 10569 Magnolia Ave., Riverside, CA 92505-1804, James Letwinch
Point Blank, 78670 Hwy. 111, #184, La Quinta, CA 92253, Mark Sarto
Polo Partners, 86705 Avenue, 54 #A, Coachella, CA 92236, Tostado Family Trust
Pomona Auto Dismantler, 10802 Kadota St., #B, Pomona, CA 91766, Abdul Haj Ali
Ponys Plus, 771 3rd St., Norco, CA 91760-2735, Randall Pelcher
Postalannex 277, 4200 Chino Hills Pkwy., #850, Chino, CA 91709, Rizwan Hussain
Powell Painting Company, 3140 E. Vincentia Rd., Palm Springs, CA 92262-3973, Michelle Powell

Power Boats For Sale, 2524 Tahoe Dr., Ontario, CA 91761, Gary Gillett
Power Image Computer Graphics, 1452 Bud Cir., Upland, CA 91786, Darrell Johnson
Power Page Communications, 24990 Allessandro Blvd., Moreno Valley, CA 92553, Marco Padilla
Precision Carpet Care, 2851 Bedford Ln., Apt 98, Chino, CA 91709-3565, Jwan Qotrash
Precision Landscape Maintenance, 12479 Windsor Dr., Yucaipa, CA 92399-1967, Glenn Feickert
Precision Lawn Care Service, 12701 Bryant St., Yucaipa, CA 92399-4852, Richard Grasmann
Preferred Air Conditioning, 4511 E. Sunny Dunes Rd., Palm Springs, CA 92264, Preferred Companies Inc.
Preferred Construction, 9065 Limecrest Dr., Riverside, CA 92508, Randolph Scott
Premier Computer Solutions, P.O. Box 13, Lake Elsinore, CA 92531-0013, George Cunningham
Premier Realty, 24490 Sunnymead Blvd., #118, Moreno Valley CA 92553, William Carter
Prestige Bookkeeping Services, 78675 Carnes Cir., La Quinta, CA 92253-3875, Trish Alpert
Presto International, 1909 E. La Cadena Dr., Riverside, CA 92501, John O. Neill
Presto Exterminators, 1509 Morgan Rd., Arrowhead Farms, CA 92407-3909, Anthony Presto
Preventive Maintenance Solutions, 41469 Magnolia St., Murrieta, CA 92562, Melvin Sorrell
Prime E D, 3433 Corte Figueroa, Temecula, CA 92592, Joel Alvarenga
Prime Sales, 3233 Grand Ave., #N192, Chino, CA 91709, Harmeet Singh
Prime Source Mortgage, 947 West 6th St., Corona, CA 91719, Derek Gutierrez
Primera Generacion, 1014 West 6th St., Corona, CA 91720, Alejandro Serrato
Priority Billing Service, 860 La Quinta Way, Norco, CA 91760, Elizabeth Medina
Pro Netmark, P.O. Box 10986, San Bernardino, CA 92423-0986, Judith Buchfeller
Production Mortgage Company, 12490 Central Ave., Ste. 230, Chino, CA 91710-2668, Edgar Dizon
Prof. Medical Ultrasound, 1320 Eaton Rd., San Dimas, CA 91773, Alexander Levkov

Prof. Occupational Therapy Svc., 11484 Loma Linda Dr., Loma Linda, CA 92354-3734, Charlene Conlin-Stockdale
Professional Agent Referral, 2377 W. Foothill Blvd., #11, Upland, CA 91786, Harold Vandiver
Professional Mgmt. Services, 29027 Willow Creek Ln., East Highland, CA 92346-3902, Michael Notarus
Projects Unlimited, 12826 Penske St., Moreno Valley, CA 92553, Gary Tierce
Psychological Health Services, 21250 Box Springs Rd., #115, Moreno Valley, CA 92557, Psychological Health Svc. Inc.
Pulp Magazine, 3111 E. San Juan Rd., Palm Springs, CA 92262, James Sugurtan
Purple Rose, 4873 Jackson St., #D, Riverside, CA 92503, Sharon Ewing
Q Mart, 600 W. Main St., Barstow, CA 92311, Jehad Hantash
Quality In Home Health Care, 33097 Haddock St., Winchester, CA 92596, Danielle Dubois
Quality Sheds, 33210 Bailey Park Blvd., Menifee, CA 92584, Matthew Poturich
Quality Thrift Store & Antiques, 1003 W. 6th St., Corona, CA 91720-3118, Martha Schmitt
Quik Center LLC, 38015 Paradise Dr., #39, Mountain Center, CA 92561-3207, John Jordan
R & A Recycling, P.O. Box 987, Guasti, CA 91743-0987, Brian McClanahan
R & G Consultants, 15337 Pine Ln., Chino, CA 91709-2956, Salvatore Blanco
R & Js Collectibles, 932 E. Pioneer Ave., Redlands, CA 92374, Robert Denney
R & L Enterprises, 257 Clark St., Upland, CA 91784, Richard Romero
R & R Trucking, 1071 Ashport St., Pomona, CA 91768-2323, Raul Rivera
R. Anderson Intl., 7740 Luane Trl., Colton, CA 92324-9309, Richard Anderson
R B Industries, 9329 Douglas Dr., Riverside, CA 92503-5618, Roy Baligad
R C I Mortgage Associates, 31641 Casino Dr., Ste. 1A, Lake Elsinore, CA 92530-4535, Esther Rusch
R C Tile, 11644 Hickory Ave., Hesperia, CA 92345, Priscilla Flores
R Choice Market, 959 East 4th St., Ontario, CA 91764, Zahira Elhajjaoui
R D Construction, 17757 Citron Ave., Fontana, CA 92335, Robert Raney
R Day Enterprises Inc., 1137

W. 9th St., Upland, CA 91786-5704, Roy Day
R J B Trucking, P.O. Box 186, Oro Grande, CA 92368, Richard Bergkamp
R J Farms LLC, 14750 Schleisman Rd., Corona, CA 91720-9210, Ron Vander Poel
R L B Land, P.O. Box 1218, Murrieta, CA 92564-1218, Rhonda Baker
R L S Enterprises, 5240 Telefair Way, Riverside, CA 92506, Bruce Spieler
R P Consulting, 1171 Blossom Hill Dr., Corona, CA 91720-1371, Ronald Parker
R P Flynn Company, 393 W. La Cadena Dr., #19, Riverside, CA 92501, Robert Flynn
R S Pallets, 215 N. Joy St., Corona, CA 91720, Ricardo Serrato
R Vasquez Transportation, 18406 Santar St., La Puente, CA 91748-1932, Richard Vasquez
R W Maintenance, 1465 Alta Ave., Upland, CA 91786, Robert Wilbur
Racer's Edge, 5108 Holt Blvd., Montclair, CA 91763-4819, Jean Carpenter-McMilla
Rachada Thai Chinese Restaurant, 7549 Arlington Ave., Riverside, CA 92503-1446, Suphattra Tae
Radmyc Welding & Fabrication, P.O. Box 400923, Hesperia, CA 92340-0923, Robbi De Bois
Ragtak World, 30671 Madrona Ct., Lakeview, CA 92567-9778, Kathleen Sanquinet
Rainbow Gift Shop, 73765 Ficke Rd., Desert Hot Springs, CA 92241-7843, Donna Averett
Rainbow Realty, 1111 E. Tahquitz Cyn. Way, #120, Palm Springs, CA 92262, James Weed
Rainbow Services, 1632 W. Summerset Dr., Rialto, CA 92377-3846, Harvey Gaines
Ramco Kitchen Cabinets, 11077 Gemini Ct., Mira Loma, CA 91752-1716, Miron Cornejo
Ramps N More, 25277 Main St., #286, Barstow, CA 92311-9707, Paul Trujillo
Rancho Carolina, 3791 Scenic Dr., Riverside, CA 92509, Michelle Marmolejo
Rancho Computer Marketing, 8350 Archibald Ave., #236, Rancho Cucamonga, CA 91730, Baber Syed
Rancho Del Ray RV Resort, 44355 Los Caballos Rd., Temecula, CA 92589, Richard Welles
Rancho Rain Gutters, 8460 Maple Ave., Ste. 104, Rancho Cucamonga, CA 91730-3870,

Michael Prescher
Rancho Screen Print & Embroidery, 9007 Arrow Rte., #130, Rancho Cucamonga, CA 91730, Suzanne Powell
Randy Rodriguez, 25599 Wedmore Dr., Moreno Valley, CA 92553, Randy Rodriguez
Rapid Transcript Medical Trans., 6050 San Martin Ct., Alta Loma, CA 91737-3011, Diane Kiemeny
Rayne Water Conditioning, 939 Reece St., San Bernardino, CA 92411, Robert Weisz
Realistic Printing Solutions, 15613 Challis Dr., Chino, CA 91709, Gary Griggs
Realty Records, 18225 Brightman Ave., Lake Elsinore, CA 92530-6137, Albert Castaneda
Realty Co. of Redlands, 410 Marilyn Ln., Redlands, CA 92373, Robert Cox
Realty Pros., 45230 Corte Varela, Temecula, CA 92590, Bruce Homme
Rebel Computers, 13373 Perris Blvd., #E402, Moreno Valley, CA 92553, Amado Avero
Rec Boards, 1248 3rd St., Calimesa, CA 92320-1606, Carlos Flores-Alatorre
Recovery Connection, 8137 Malachite Ave., Ste. F, Rancho Cucamonga, CA 91730-3571, Fara Childs
Recovery Resources, P.O. Box 11881, San Bernardino, CA 92423, Tamara Keller
Recreation Counseling Center, 71650 Sahara Rd., Rancho Mirage, CA 92270, Joy Wanek
Recreations, 548 E. Industrial Pl., Palm Springs, CA 92264-8125, Jolea Samposeli
Red Hawk Auto Center, 31960 State Hwy. 79, Temecula, CA 92592, Chris Drake
Redlands Hap Do Sool Academy, 718 Orange St., Redlands, CA 92373, Daniel Head
Redlands Pool Service, 940 Kimberly Ave., Redlands, CA 92374, William Collazo
Redlands Quality Builders, 1429 Diamond Ct., Redlands, CA 92374-5435, Thomas Keldgord
Rem Batteries Services Marketing, 8350 Archibald Ave., #236, Rancho Cucamonga, CA 91730, Baber Syed
Rancho Del Ray RV Resort, 44355 Los Caballos Rd., Temecula, CA 92589, Richard Welles
Rancho Rain Gutters, 8460 Maple Ave., Ste. 104, Rancho Cucamonga, CA 91730-3870,

Coming Soon

Sneak Preview

Coming in the June Issue

EDITORIAL FOCUS
 FINANCIAL INSTITUTIONS (1ST QUARTER, '99)
 TRAVEL AND LEISURE
 EMPLOYMENT AGENCIES, HOME HEALTH AGENCIES

SUPPLEMENTS
 HEALTH CARE
 "WHO'S WHO" IN MINORITY BUSINESS,
 HIGH TECHNOLOGY, "WHO'S WHO" IN TECHNOLOGY

THE LISTS for JUNE*
 HOSPITALS
 SAVINGS AND LOANS
 CREDIT UNIONS

INLAND EMPIRE
business journal

*Is your company on OUR list? It should be!! If you think your company qualifies to be included on any of the June lists and you have not received a simple questionnaire from Inland Empire Business Journal, please contact Jerry Strauss at: (909) 484-9765 ext. 28

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BANKRUPTCIES

Daniel C. Abrego, Carole L. Abrego, fka Carol Edmondson, 9965 White Water Rd., Moreno Valley; debts: \$216,531, assets: \$163,650; Chapter 7.

George J. Agatep, Patricia S. Agatep, 838 Shade Tree Way, Corona; debts: \$198,360, assets: \$209,522; Chapter 13.

Greg Villanueva Aguilar, Cholly Espiritu Aguilar, aka Soledad E. Aguilar, 30095 Via Del Fierro, Menifee; debts: \$331,870, assets: \$160,925; Chapter 7.

Reginald Eugene Alberts, Gail Anne Alberts, dba Law Offices of Reginald E. Alberts, 25826 Alto Dr., San Bernardino; debts: \$252,877, assets: \$221,000; Chapter 13.

Richard Arutunian, fdba Cravats Int'l Inc., fdba Saint Pierre Neckwear, 7450 Salem Ave., Oak Hills; debts, assets schedules not available; Chapter 13.

Kathryn A. Brower, faw A & B Exchange, Inc. fdba A & B Exchange, 36-258 Calle Tomas, Cathedral City; debts: \$253,916, assets: \$175,300; Chapter 7.

Karl Bucuvalas, fdba American Impressions (Sole Proprietorship), 24908 Dracaea Ave., Moreno Valley; debts: \$69,780, assets: \$19,525; Chapter 7.

Frederick Thomas Carr, Janet June Carr, aka Janet June Henley-Carr, 699 Viewpointe Ln., Corona; debts: \$200,520, assets: \$219,060; Chapter 13.

Steve P. Carrillo, 3699 North Palmetto, Rialto; debts: \$235,395, assets: \$195,825; Chapter 7.

Charles Chapman, dba Cee's Custom Painting, 3507 N. Sepulveda, San Bernardino; debts, assets schedule not available; Chapter 13.

Jeremy Joseph Chavez, Stephanie Renee Chavez, 1269 Porfirio Elias Way; debts: \$205,715, assets: \$158,800; Chapter 7.

E. Calvin Clark, Georgia Mae Clark, 1630 La Reina Way, 2-B, Palm Springs; debts: \$243,748, assets: \$107,834; Chapter 7.

D.P. Productions, Inc., a California Corporation, dba Studio Magic Production, 43176 Business Park Dr., #109, Temecula; debts, assets schedules not available; Chapter 11.

William L. Danahy, Laura J. Danahy, 6 Bella Lucia, Lake Elsinore; debts: \$282,564, assets: \$211,340; Chapter 7.

T.W. Ronald Danieri, Alexis Danieri, dba Danieri Law & Mediation Centers, fdba Chico's Tecate Grill, aw Danfam

Enterprises Inc., 1735 Wren Ave., Corona; debts: \$717,485, assets: \$652,483; Chapter 7.

James Thomas Finazzo, dba Finazzo Entertainment, 800 E. Washington Ave., #191, Colton; debts: \$47,067, assets: \$10,700; Chapter 7.

Joseph Andrew Fillippelli, 6000 Londonderry Dr., Riverside; debts: \$362,112, assets: \$304,700; Chapter 7.

Jack C. Fletcher, Dorothy E. Fletcher, aw Fletcher Enterprises (A Partnership), 540 W. Arrow, #B, Upland; debts: \$39,718, assets: \$72,734; Chapter 13.

Cedric James Foster, aka Cedric J. Foster, Tonya Kaloline Foster, 29594 Bright Spot, Highland; debts: \$197,972, assets: \$223,960; Chapter 13.

James Jay Fowlie, D.D.S., Inc., 3278 McMillan, Pheasant; debts: \$108,969, assets: \$17,133; Chapter 13.

Raymond D. Fulton, 69815 Via Del Sur, Cathedral City; debts: \$559,237, assets: \$168,663; Chapter 7.

Clark Nelson Gamble, 77686 Daffodil Dr., Palm Desert; debts: \$663,812, assets: \$368,000; Chapter 7.

Carl Alexander Goldstein, Susan Elizabeth Goldstein, aka Susan Elizabeth Guenther, dba Mount Reel Production, 27674 Caribou Dr., Lake Arrowhead; debts: \$351,480, assets: \$340,806; Chapter 7.

Joe Johnson Jr., Cynthia Johnson, 23920 Brittlebush Cir., Moreno Valley; debts: \$227,900, assets: \$188,415; Chapter 7.

Mary Isidro, 15569 Gulfstream Ave., Fontana; debts: \$141,500, assets: \$235,557; Chapter 7.

Karen Alves Keith, aka Karen A. Keith, aka Karen Louise Alves, dba Computer Center, 76822 New York Ave., Palm Desert; debts: \$331,821, assets: \$89,548; Chapter 7.

Jerry Dean Lerouge, Ana Maria Lerouge, dba Steamline Financial Services, 458 Myrtlewood Dr., Calimesa; debts: \$231,262, assets: \$240,810; Chapter 7.

Paul Lopez, Maria G. Lopez, 730 S. Oakdale Ave., Rialto; debts: \$208,090, assets: \$123,050; Chapter 7.

Israel Marquez, Estela Marquez, 1431 Caron Cr., Perris; debts: \$228,917, assets: \$161,925; Chapter 7.

Timothy F. Matlock, Teresa J. Matlock, fka Teresa Callis, fka

Teresa Torres, 1664 Alston Ave., Colton; debts: \$218,663, assets: \$121,555; Chapter 7.

Gerardo C. Morales, Silvia D. Alcantar, 1059 Purple Heart Cr., Colton; debts: \$241,106, assets: \$215,570; Chapter 7.

Paul L. Moray, Angela L. Moray, aka Angela L. Oliver, 44030 Pinto Creek Cir., Indian Wells; debts: \$213,835, assets: \$189,165; Chapter 7.

Vicki Rae Nash, 4326 Via San Jose, Riverside; debts: \$217,669, assets: \$261,507; Chapter 7.

Rick Allen Neff, Cheryl Ann Neff, 31135 Corte Anza, Temecula; debts: \$227,236, assets: \$178,850; Chapter 7.

Salvador Serrano Omelas, Lourdes Castellanos Omelas, 1822 Chesapeake Way, Corona; debts: \$305,459, assets: \$271,900; Chapter 7.

Pacific Environmental Container Corp., 3950 Industrial Ave., Hemet; debts: \$189,191, assets: \$0; Chapter 7.

Lorenzo Pack III, Wanda Pixie Fong-Pack, dba Cal-Sun Lawn Care, Janitorial and Window Cleaning Service, 281Tahoe St., Perris; debts: \$169,371, assets: \$123,311; Chapter 7.

Bruce Alan Patterson, Beverly Lou Patterson, fka Beverly Lou Castillo, fdba Patterson Electric Sign Co., 31500 Britton Cir., Temecula; debts: \$610,239, assets: \$574,700; Chapter 7.

Rafael A. Plata, aka Rafael Arellano Plata, Alicia L. Plata, aka Alicia Lopez Plata dba R & A Products, 28385 Moreland Rd., Romoland; debts: \$159,230, assets: \$119,280; Chapter 7.

Otfried Otto Rechenberg, Dawn Leemarie Rechenberg, 12029 Dressage Ln., Riverside; debts: \$359,000, assets: \$164,700; Chapter 7.

John D. Reed, aka John D. Reed, 33720 Canyon Ranch Rd., Lake Elsinore; debts: \$259,000, assets: \$184,450; Chapter 7.

Bill Reynolds, Tammy Reynolds, 35375 Wildwood Canyon Rd., Yucaipa; debts: \$232,081, assets: \$157,900; Chapter 7.

Dominic Roccoforte, Rosemarie Roccoforte, 44748 Avita Cir., Temecula; debts: \$211,474, assets: \$165,150; Chapter 7.

Pedro Rodriguez, aka Pedro Hernandez, Martha L. Rodriguez, aka Martha L. Ruiz, 1101 Topaz St., Corona; debts: \$181,912, assets: \$365,377; Chapter 7.

Caleb Nathaniel Russell, aka

Nathan Russell, dba Auto Alarm Specialist, 10365 Southridge Dr., Rancho Cucamonga; debts, assets schedule not available; Chapter 7.

Navy U. Save, Melinda M. Save, 30344 Sierra Madre Dr., Temecula; debts: \$201,125, assets: \$169,600; Chapter 7.

Robert Michael Schneider, Theresa Frances Schneider, 42724 Santa Suzanne Pl., Temecula; debts: \$221,611, assets: \$190,695; Chapter 7.

William M. Shultz, Buela C. Shultz, aka B. Millard Shultz, 78-620 Starlight Ln., Bermuda Dunes; debts: \$405,957, assets: \$283,216; Chapter 7.

Donald Greg Snookal, Susan Lee Snookal, fdba Scott Family Counseling, fdba The Lighthouse, 3980 Glenridge Dr., Chino Hills; debts: \$165,457, assets: \$225,467; Chapter 13.

Barbara Le Soldano, 74368 Parosella St., Palm Desert; debts: \$270,360, assets: \$233,400; Chapter 7.

John Stephen Sowers, aka John S. Sowers, aka Stephen Sowers, aka Steve Sowers, Sonja Dale Sowers, aka Sonja Sowers, aka Sonja D. Sowers, fka J.S. Sowers & Assoc., 54-170 Avenida Cortez, La Quinta; debts: \$56,460, assets: \$12,415; Chapter 7.

Charles M. Spencer, Charlotte A. Spencer, dba Chuck Spencer

Floor Covering, fdba Chuck Spencer Rentals, fdba C. Spencer & Son Carpet Service, 43-900 Towne St., Indio; debts, assets schedule not available; Chapter 7.

Jeffrey Stelnick, Stefanie Stelnick, aka Stefanie Berry, fdba J.S. Printing Service Inc., 1705 Sunnydale Plaza Dr., Palm Springs; debts: \$207,572, assets: \$72,250; Chapter 7.

James Gerard Stiles, Karen Marie Stiles, fdba Stiles & Sons Painting (Sole Proprietorship), 12880 Lasselle, Moreno Valley; debts: \$61,359, assets: \$21,375; Chapter 7.

Rose F. Sweet, aka Rose Lemons, dba R.F. Sweet & Associates, 73-880 Shadow Mountain Dr., #107, Palm Desert; debts: \$53,114, assets: \$52,850; Chapter 7.

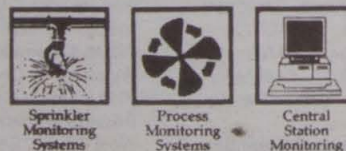
Glenn Taylor, 2942 Summerfield Ln., Riverside; debts: \$336,200, assets: \$149,850; Chapter 7.

Loren John Taylor, 1819 Ferrington Ave., Corona; debts: \$436,235, assets: \$2,400; Chapter 7.

Raul H. Tena, Donna S. Tena, 31580 Via Santa Ines, Temecula; debts: \$277,886, assets: \$210,600; Chapter 7.

Larry Timmons, Adrain Timmons, aka Adrain Barrios, 31862 Via Barraza, Temecula; debts: \$391,652, assets: \$318,405; Chapter 7.

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MAY CALENDAR⁹⁹

6 Barbara Bronson Gray, editor-in-chief of *NurseWeek*, will be the keynote speaker at the Seventeenth Annual Nurses' Banquet at the Elk's Club off Highland in San Bernardino. Commencing with no-host cocktails at 6:00 p.m., dinner follows at 7:00 p.m., and the cost is \$25. For more information, call Marie Hodgkins at (909) 824-4369 or Margaret Cooker at (760) 243-5928.

12 "Diversity in the Workplace" is the topic for an all-day seminar sponsored by The Employers Group in Riverside. The seminar will be conducted at the Holiday Inn, 3400 Shelby St., Ontario from 9:00 a.m. to 4:00 p.m. The cost for members is \$215 or \$270 for non-members. Group rates are available. For more information, call (909) 784-9430.

13 From 9:30 a.m. to 11:30 a.m. the Riverside Community College District Procurement Assistance Center will be hosting a complimentary workshop to provide information about the Small Disadvantaged Business Program. The workshop will be held at the Greater Riverside Chambers of Commerce conference room, 3985 University Ave., Riverside. For more information, call (909) 684-8469.

13 The monthly membership luncheon for the Building Owners and Managers Association meets at 11:30 a.m. at the Ontario Airport Marriott. Reservations can be made by calling (909) 591-8259 or e-mail: boma-scie@aol.com.

14 The Barstow Area Chamber of Commerce in conjunction with the National Contract Management Association, High Desert Chapter, will host a High Desert Procurement Opportunities Conference at the Barstow Community College gym from 9 a.m. to 4:30 p.m. Cost is \$15 on or before May 5. Continental

breakfast and lunch will be served. For more information, call the chamber at (760) 256-8617.

17 Want to tap into a Power Thinking Secret? The Professional Women's Roundtable will be hosting a motivational seminar, with keynote speaker Bill Mayer. Networking and dinner precede the speaker beginning at 6:00 p.m. at the Canyon Crest Country Club, 975 Country Club Drive, Riverside. Cost is \$17. RSVP to (909) 369-2776.

19 In honor of National Small Business Week, May 23-29, the Santa Ana office of the Small Business Administration will be hosting a luncheon at the Riverside Convention Center from 11:30 a.m. to 1:30 p.m. Tickets are \$40 per person. Contact the Inland Empire SBDC at (909) 781-2345 for reservations.

20-21 Addressing the developing needs of entrepreneurs and growth companies, Cal Poly Pomona's Center for Entrepreneurship and Innovation is co-sponsoring a two-day workshop on 'Breakthrough Thinking.' The workshop will take place at the Davidson Conference Center on the USC campus. For more information, contact Dr. Stan Abraham at (909) 869-2420 or Dr. Gail Waters at (909) 869-2417.

21 Diahann Carroll, Arianna Huffington and Dr. Susan Forward are the keynote speakers for the 1999 Women and Business Expo hosted by *Inland Empire Business Journal*. The expo will be held at the Riverside Convention Center and features more than 20 session speakers who will address a wide variety of topics. For more information and reservations, call Rebecca Rodriguez at (909) 484-9765 x25.

22 Ron Haney, division director of OfficeTeam, will be giving a comprehensive presentation on "Career

Success in the Office of the Future." This free event is scheduled to be held at 3633 Inland Empire Blvd., Suite 480, in Ontario. Refreshments will be served. For more information, contact Ron Haney at (909) 945-2282.

22-23 Thousands of people will be flocking to the third annual Los Angeles

REGULARLY SCHEDULED EVENTS

Monday

Business Builders of Rancho Cucamonga, weekly, 7 a.m. at Socorro's Mexican Restaurant, 10276 Foothill Blvd., Rancho Cucamonga. Membership: \$25. Contact: Dawn Grey, (909) 484-5244; Shirley Patrick, (909) 625-2386.

Personal Break Through/ Networking, weekly, 7 a.m. at 7385 Carnelian St., Rancho Cucamonga. The club meets to discuss maximizing business and personal leverage. Contact: Warren Hawkins, (909) 626-2681 or (909) 517-0220 (pager).

Tuesday

Business Network International, La Verne Chapter, weekly, 7 a.m. at Cino's, 309 E. Foothill Blvd., Pomona. Contact: Donald Clague, (909) 593-3511.

Business Network International, Inland Valley Chapter, weekly, 7 to 8:30 a.m. at Mimi's Cafe, 10909 Foothill Blvd., Rancho Cucamonga. Contact: Michael Bailey, (909) 948-7650.

Ali Lassen's Leads Club, Claremont Chapter, weekly, 7:15 a.m. at the Claremont Inn, 555 W. Foothill Blvd., Claremont. Contact: Philip Board, (909) 981-1720. Regional office: (800) 767-7337.

Wednesday

Business Network International, Victor Valley Chapter, weekly, 7 a.m. at Marie Callenders, 12180 Mariposa Rd., Victorville. Visitors welcome. Contact: Jo Wollard (760) 241-1633.

Business Network International, Chino Valley Chapter, weekly, 7 a.m. at Mimi's Cafe, Spectrum Marketplace, 3890 Grand Ave., Chino. Contact: Mike Agee, (909) 591-0992.

Business Network International, Rancho Cucamonga Chapter, weekly, 7 a.m. at Plum Tree Restaurant, 1170 W. Foothill Blvd., Rancho Cucamonga. Contact: Michael Cunerty, (909) 467-9612.

West End Executives' Association, weekly, 7 to 8 a.m. at Ontario Airport Marriott Hotel, 2200 E. Holt Blvd., Ontario. Contact: (909) 949-3525, or (818) 960-5834.

Times Investment Strategies Conference at the Los Angeles Convention Center. Andy Grove, co-founder and chairman of Intel Corp. will be the keynote speaker. The cost of the conference is \$45 for one day or \$55 for both days. Registration is available by telephone (800) 350-3211 until May 21, or via www.latimes.com/isc. Faxed registrations can be sent to (818) 718-3290 until May 12.

Monday

Toastmasters Club 6836, the Inland Valley Earlybirds of Upland, weekly 6:45 a.m. at Denny's, northwest corner of Seventh Street and Mountain Avenue in Upland. Info: Nancy Couch, (909) 621-4147.

The Institute of Management Accountants Inland Empire Chapter, the fourth Wednesday of the month, 6:30 a.m. at the Mission Inn, 3649 Seventh St., Riverside. Contact: Ester Jamora (818) 305-7200 Ext. 106.

The Rancho Cucamonga Women's Chapter of Ali Lassen's Leads Club, weekly, 7:15 a.m. at Mimi's Cafe, 370 N. Mountain Avenue. Info: Patricia Brookings, (909) 981-4159 or (909) 594-5159.

Thursday

Consumer Business Network, weekly, 7 a.m. at Michael Js, 201 N. Vineyard Ave., Ontario. Meeting Charge: \$15 including breakfast. Contact: (818) 446-1986. Host: Sandy Patterson.

Business Network International, Upland Chapter, weekly, 7 a.m. at Denny's, 385 S. Mountain Ave., Upland. Contact: Jim Mangiapane, (909) 946-6616.

Friday

Sales Success Institute - "Prospecting Without Cold-Calling!" with D. Forbes Ley, author of "Success Today!" weekly, 1:30 p.m. to 5:00 p.m. at the Ontario Airport Marriott. Free, but reservations a must. Call (800) 772-1172. Preview: www.sell-fast.com.

Saturday

People Helping People to Keep Dreams Alive!, weekly, 1:30 p.m. at The Peoples Place, 135 W. First Street, Claremont. Info: Dr. D.M. Yee, (909) 624-6663.

Sunday

Claremont Master Motivators Toastmasters Club, weekly, 6 to 7:30 p.m. in the Jagels Building at Claremont Graduate School, 165 E. 10th St., Claremont. Contact: Chuck or Dolores Weck, (909) 982-3430.

EXECUTIVE TIME OUT

Wyoming: Where seldom is heard a discouraging word

by Camille Bounds, Travel Editor

Unique differences

What do Pinedale, Riverton, Thermopolis, Landers, Shoshoni, and Jackson Hole, Wyoming have in common? Other than being a part of this vast, rugged, beautiful state, they have a diversification from one another. What they really have in common is that they are each unique and interesting in a way that makes Wyoming one of the most entertaining, versatile and beautiful states in our country.

Wild West Carnival on an ice lake

Riverton holds an annual Wild West Winter Carnival on an iced lake at Boysen State Park at the end of every February. They crown a king and queen, have a treasure hunt, golf, bowl and play softball on ice. And, as a grand finale, they hold the Wyoming State Snowmobile Drag Race Championship and the Budweiser International High Altitude Snowmobile Speed Run.

They welcome anyone who is game enough to join their festivities. I found myself whizzing around on the snowmobile test track having the time of my life, doing something I never dreamed I would do. Snowmobiling is a cross between riding a souped-up motor scooter and skiing — only faster. Getting the hang of blending the two can be a hair-raising, anxiety-producing, fun (hold on to your handle bars for dear life) experience.

Always celebrating something

As soon as the Ice Carnival has packed its tents away, the inhabitants start preparing for the annual Hot Air Balloon Rally and Rendezvous Celebration in July. These folks never stop for a breath!

This event attracts hot air balloons from the world over. The late industrialist Malcolm Forbes once participated with his famous Chateau de Balleroy balloon. Shaped like the Forbes castle in France, it remains one of the largest hot air balloons ever built.

Fireworks and creamy malts and milk shakes

Combine this with a rodeo, a softball tournament, a dance and the ultimate in fireworks display, and you have an attraction that could give Disney World a run for its money. While in the area, don't miss the Yellowstone Drug Store in Shoshoni, a snowmobile lap from Riverton. It is known far and wide for its thick, creamy malts and milkshakes.

Take a mineral bath

Surrounded by the beauty of the Owl Creek Mountains, Thermopolis is the place to go to relax after an exciting day of snowmobiling or hot air ballooning (depending on the season). Named after the Greek word meaning "hot city," Thermopolis lies at the mouth of the spectacular Wind River Canyon and is the home of the world's largest hot mineral spring. Located in Hot Springs State Park on the north edge of Thermopolis, steaming hot mineral water flows from the famous Big Spring to the various public and commercial facilities in the area.

Cranky buffalo

If a nickel in your palm is the closest you have ever been to a buffalo, you can get as close to a real live buffalo as you will ever want to get here. They live next door in a large pasture and can move suddenly toward you with no good intent. They can be dangerous, so don't get too close.

A place to really lay back

Now, Pinedale is the place to really relax. I think this is where they wrote, "Home, Home On the Range." It is beautiful, peaceful, relaxing and delightfully natural. Don't be surprised if you find a mother moose and her calf bedded down in front of your motel.

Gourmet dining

The 12 lakes that are a short drive from town, along with hundreds of miles of streams, make hunting, fishing and picnicking available. The scenery here, as in

all of this state, is stunning. The best surprise of all is a place in Pinedale called McGregor's Pub. The proprietors could give lessons to the owners of Tara on genuine hospitality and fine, well-prepared food with a gourmet touch not expected in this rough and tumble cowboy country.

Location, location, location

Jackson Hole, the Grand Tetons and Yellowstone are all within an hour of each other. Jackson Hole is an enigma; commercial, brassy, crowded with tourists most of the time, which has a large town tempo. But then just four miles north of Jackson is the Grand Teton National Park.

Glorious skiing and gourmet dining are available all over the place. Of course, ski resorts are the primary point of interest during winter at Jackson Hole. The Jackson Hole Resort, Snow King and Grand Targhee Ski Resort offer lodging, ski equipment rental, and very little or no waiting for the lifts to great, enjoyable skiing. Top off the evening with gourmet dining at the Goldpiece Restaurant in the famous Wort Hotel or the Granary Restaurant at the elegant Spring Creek Ranch in Jackson Hole. The food in these places is absolutely of five-star quality.

They have a grand summer too

One last note about Jackson Hole: if you come in summer, camping, fishing and all the good summer things are here. But most outstanding are the white-water river rafting adventures that can be arranged with reputable operators in the area. It is a great experience and another long story for another time.

Travel tip

Wyoming's winter weather is as diversified as the activities that are offered. Dress in layers so you

can peel off or add clothing as the outside temperature changes. At one point, you may be comfortable skiing with thermal underwear, a bib, two sweaters and a down ski jacket, an hour later you may have peeled down to one layer of clothing and still feel too warm. Sun glasses and lip balm are recommended.

Where to get information

For a free Winter Travel Planner, contact Jackson Hole Central Reservations at (800) 443-6931. For more information and



Wyoming Division of Tourism, Cheyenne
Cross-country skiing at Grand Teton National Park.

brochures about Wyoming, write: Wyoming Division of Tourism, I-25 at College Drive, Cheyenne, WY 82002-0660, or call (800) 225-5966.

How to get there

United and Delta can get you to Jackson Hole with connecting flights. You might have to change planes and take ground transportation after your flight to some of the other places mentioned. The trip is well worth your time and effort.

Camille Bounds is the Travel Editor for *The Inland Business Journal*, she is also Travel Editor for the *Western Division of Sunrise Publications*.

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